

Sompo Japan Nipponkoa Group's CSR Case Report

(Corporate Responsibility Communication 2014, Separate Volume)

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Providing Products and Services that Contribute to Security, Health, and Wellbeing

Providing Products and Services that Contribute to Security, Health, and Wellbeing

The Sompo Japan Nipponkoa Group strives to provide its customers with services and solutions of the highest quality. Through its core insurance business, the Group accomplishes this by collaborating with agencies at each stage of every process, such as concluding contracts and processing claims.

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Company name

Name of activity

Sompo Japan Nipponkoa Group

Customer Satisfaction

<<Summary>>

The Sompo Japan Nipponkoa Group upholds the following Group Management Policy: "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."

The Group has also stipulated in its Group Basic Management Policies that: "We will constantly aim for the highest possible quality in all our business processes in order to become the best service provider for our customers."

The Group Vision also stated that "Our goal is to always be the best customer service provider both at home and abroad."

In line with these policies, we are implementing various initiatives to improve customer satisfaction by incorporating customer feedback into our products and services.

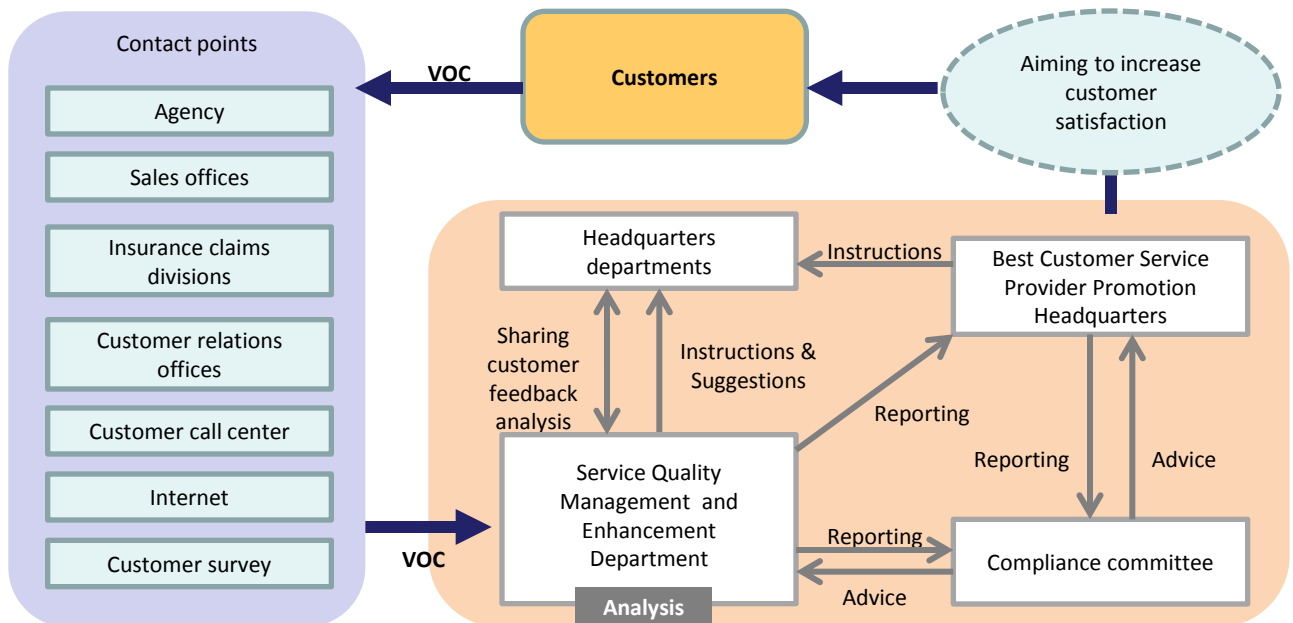
Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Voice of Customer (VOC) White Paper

<<Summary>>

Sompo Japan Nipponkoa receive inquiries, opinions, requests, complaints, and other types of customer feedback via our sales offices, agencies, insurance claims department, customer relations office and customer call centers. We value these feedback and respond with them promptly and appropriately.

We also analyze it to identify issues and needs, which we then address in order to improve our products, services, and operations.

To allow the “Voice of Customer (VOC) White Paper” to incorporate our management, we established a dedicated Service Quality Management and Enhancement Department. The Department is responsible for analyzing the background and causal factors of customer complaints. It then shares with relevant head office departments any information on customer complaints relating to insurance product development, sales, and claims payment. For particularly critical complaints, the department submits suggestions or instructions for preventive and/or quality improvement measures to the relevant head office departments.



Company name	Name of activity
Sompo Japan Nipponkoa Group	Agency Services

<<Summary>>

Agencies of the Sompo Japan Nipponkoa Group serve as an intermediary between the customer and the insurance company and provide information on insurance product and service with support to conduct necessary procedures such as consulting services for a settlement in the event of an accident.

The Group is working to upgrade agency service levels to ensure that agencies can provide appropriate advice and service to the full satisfaction of our customers. The Group offers various training opportunities where representatives can learn about the latest findings and information and develop skills in the areas of compliance, product knowledge, sales, insurance payments, and legal and tax affairs. We also provide agencies with management assistance.



Training session to enhance agency service quality

Company name	Name of activity
Sompo Japan Nipponkoa Group	Agency Support System

<<Summary>>

● **Training Program**

While the Sompo Japan Nipponkoa Group provides regular group education and training opportunities to improve the quality of agency work, branches and sales offices organize independent, high-quality training sessions that cater to the specific needs of individual agencies.

Each area has personnel specially assigned with skills to promote effective agency work and compliance who provide tailored consulting on agency management and operational supervision.

● **Improvement of Consulting Capabilities**

Sompo Japan Nipponkoa offers agencies a paperless system capable of executing the entire insurance transaction process, from policy explanations to the conclusion of contracts, without requiring even a signature or seal. This system can be run on personal computers as well as on tablet terminals to enhance customer convenience. In addition, the system's business management functionality helps agencies improve management efficiency.

● **Agency Trainee System**

The Group has implemented the agency trainee system to foster the development of insurance professionals. Under this system, an employee hired as an agency trainee is provided with various training programs on management and insurance canvassing. The Sompo Japan Nipponkoa Insurance Services provides more practical education programs, combining group training and on-the-job training to target specific training needs.

● **Assurance of Service Quality**

The Group has stipulated action standards for agency reliability to specify basic action guidelines for agencies related to canvassing, managing policies, and processing insurance claims. The standards were developed based on our analysis of customer feedback and customer satisfaction survey results.



Tablet used to
introduce products



Company name	Name of activity
Sompo Japan Nipponkoa Group	Analysis Service of Customer Risk and Insurance Clause

<<Summary>>

There are many customers who feels looming concern on the appropriate degree of insurance preparation of the daily life. To meet the customers' needs, Sompo Japan Nipponkoa Group provides free service of analyzing and explaining the customers' total insurance coverage and their risks in order to contribute to the wellbeing of our customers. The Group provides this service through tools such as booklet and tablet application for mobile phones.



Tools that introduced the customers' risk and insurance coverages (Japanese only)

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Customer Satisfaction of Insurance Claims Service

<<Summary>>

Sompo Japan Nipponkoa is undertaking a company-wide initiative to enable swift insurance claims payment by promoting the Quality of Service improvement campaign (QOS*1) launched in October 2009. The company also provides psychological support to customers involved in accidents by operating telephone consultation at almost every contact point after the accident.

Sompo Japan Nipponkoa, meanwhile, is working to improve customer contact both in terms of quality and quantity at insurance claims department. The company defines mandatory and extra actions for each customer service milestone event or situation in order to implement the SC (Service Center) Credo*2 action guidelines stipulated in December 2011.

For fiscal year 2013, all employees of Sompo Japan Nipponkoa are determined to provide customized service for greater customer satisfaction. We are integrating and advancing both the SC Credo, which contains guiding principles for judgment calls, decision-making, action, and the QOS, which defines standard action guidelines. We are also tightening our cooperative ties with agencies, which are closer to customers, in an effort to pursue even more customer-friendly services.

*1 QOS: Stands for “Quickly, at Once within a Set period!” It aims to enhance Quality Of Service (operational quality) via the QOS initiative. QOS stipulates standard action guidelines to enable Sompo Japan Nipponkoa accident response personnel performing insurance claims department tasks to provide customers with the best outcomes.

*2 SC Credo: Targeting insurance claims department personnel, the SC Credo contains guiding principles for everyday judgment calls, decision-making, and action. It highlights the importance of putting customers as the first priority and providing sincere service to every single customer.



SC Credo Card carried by all
personnel of the insurance
claims department

Company name

Name of activity

Sompo Japan Nipponkoa Insurance Inc.

24-hour Initial Response Service

<<Summary>>

The 24-hour initial response service is available for customers who are involved in a road traffic accident outside regular business hours. Specialist personnel are on hand to immediately contact the other party, an automobile repair shop, hospital, or tow truck operator, thus alleviating customer anxiety and providing relief.

Company name	Name of activity
Sompo Japan Nipponkoa Holdings, Inc.	Road Service and Other Assistance Business

<<Summary>>

Sompo Japan Nipponkoa Holdings established Prime Assistance in April 2012 as a joint venture with Prestige International, a leading company in the assistance industry. For its core road assistance business, the company provides consultation and arranges for towing and/or repair services in the event that a customer has a flat battery, is locked out of their vehicle, or experiences other vehicle-related issues. The service is available 24 hours a day, 365 days a year. Quick to arrive on the scene, our service partners can provide a variety of support to solve a wide range of problems. Prime Assistance has formed partnerships with approximately 8,000 towing service and repair businesses nationwide to build a service network.

Following the customer expansion, we have set a new center in Kagoshima prefecture in order to strengthen the system for continuous support and to provide high quality service. In fiscal year 2013, Prime Assistance began offering new services ranging from “Home Assistance*1” and “Home Equipment Warranty (extended warranty system)*2” to “Overseas Medical Care*3.” The company continues to provide customized services to client companies to ensure consumers benefit from the best possible solutions, thus enhancing customer satisfaction and encouraging the loyalty of our client companies.

*1) Homeowner support for urgent situations such as leaking pipes or lost house keys.

*2) A service that combines defect warranty insurance and assistance in event of malfunctioning household systems and appliances (ventilation fans, hot-water systems, air-conditioners, etc) after the expiration of the manufacturers’ warranty.

*3) For companies with international operations, we provide coverage for medical expenses for their employees of oversea offices. On behalf of the client company, we pay medical bills and submit reimbursement claims for health and overseas travel insurance, as well as providing information on local medical institutions.

Helping customers
solve problems



Measurement Toward Disaster Prevention

As the frequency of large-scale earthquakes, floods, and other natural disasters increases, so does the importance of corporate disaster prevention capabilities. The Sompo Japan Nipponkoa Group offers disaster prevention support services that draw upon its own risk management expertise.

1-2-1	Reinforced Support to Corporate and Municipal BCP (Business Continuity Plan)
1-2-2	Risk Management for Overseas Business Operations
1-2-3	Sompo Japan Nipponkoa Group's Crisis Management (Business Continuity System)
1-2-4	Strengthen the seismic capacity of the headquarters building

Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Reinforced Support to Corporate and Municipal BCP (Business Continuity Plan)

<<Summary>>

Three years have passed since the Great East Japan Earthquake and it is noteworthy that even companies with already established business continuity plans (BCP) in place are having to review or expand their scope to include other business segments and overseas firms.

To meet the customers' needs, Sompo Japan Nipponkoa Risk Management has started to provide consulting service for training support of improving the level of business continuity management system (BCMS) that aims to raise awareness of management, training for risk management employee and integrating the unification of departments and offices.

Furthermore, the importance of drills to confirm the robustness of a BCP is growing. In May 2012, the International Organization for Standardization published the ISO22301, an international standard for third-party certification of business continuity management systems (BCMS). Sompo Japan Nipponkoa Risk Management is offering comprehensive business continuity support services, consulting for acquiring third-party certification (for BCMS), BCP development, and the development of business continuity management systems.

Municipalities are undertaking various measurements including strengthen of crisis management system, in order to prepare for the infection disease such as a new strain of influenza, storm and flood damage, huge earthquake and tsunami such as the Great East Japan Earthquake. Also, municipalities are taking measures to correspond to the legal amendment of disaster prevention and risk management system, evacuation center, support for disaster victims, medical and rescue services. Furthermore, Sompo Japan Nipponkoa Risk Management is supporting to build a resilient society by planning and training of the measurements for disaster victims who are hard to go back home, planning and researching for safety urban redevelopment plan jointly with municipal organizations, corporations, and citizen organizations, making document for lessons and measurements of disaster prevention.

Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Risk Management for Overseas Business Operations

<<Summary>>

- **Starting to provide overseas risk consulting services**

There are increasing number of Japanese companies who start to consider the business expansion in overseas given the severe price battle and shrink of the Japanese market due to the falling birth rate. It is expected that Japanese companies will further expand their businesses to not only Europe, emerging countries in Asia including China and ASEAN countries, but also Latin America and Africa.

Sompo Japan Nipponkoa Risk Management has started to provide overseas risk consulting service from November 2013, that includes research on local security, risk and compliance training for overseas local staff, and support service for development of overseas risk management system that includes assessment of overseas offices' risks in order to support the risk management activities of the Japanese companies that expand their businesses to overseas bases.

Sompo Japan Nipponkoa Risk Management strives to meet customer needs by providing various service menus for overseas risk management at one stop that covers the accidents as well as daily risk management.

Company name	Name of activity
Sompo Japan Nipponkoa Group	Sompo Japan Nipponkoa Group's Crisis Management (Business Continuity System)

<<Summary>>

The Sompo Japan Nipponkoa Group has established the Group basic policy on the establishment of BCP (Business Continuity Programs) to ensure each Group company can fulfill its corporate social responsibilities even in the event of a major natural disaster or other incident. In line with the policy, Group companies are developing business continuity systems that enable uninterrupted operations and prompt recovery by identifying critical operations and corresponding emergency actions as well as by regularly reviewing the plans.

Sompo Japan Nipponkoa have identified the following three tasks as critical in fulfilling their social responsibilities as P&C insurance firms: accepting insurance claims, paying insurance claims, and amending/renewing insurance contracts. Sompo Japan Nipponkoa have developed BCP intended to ensure resumption of these critical operations within 24 hours of a disaster.

We scale up our business continuity system whenever appropriate through voluntary inspections and external consultant evaluations. We also enhance the effectiveness of the BCP by conducting regular BCP drills.

Sompo Japan Nipponkoa have established a crisis management promotion headquarters, chaired by the President. The headquarters are responsible for developing and operating the business continuity system at all times in the event of a crisis, The crisis management promotion headquarters become the crisis center and takes the lead in managing the crisis situation.

Crisis Center Organization



Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Strengthen the seismic capacity of the headquarters building as BCP (Business Continuity Plan)

<<Summary>>

Sompo Japan Nipponkoa has started to build huge hydraulic damper in the pole of the headquarters building in Tokyo, Nishi-Shinjuku from October 2012. This construction will be finished by the end of 2014 and there will be maximum of 16 hydraulic dampers at each stories which will sum up to approximately 350 dampers. This construction aims to mitigate the expected damage caused by the long-period ground motion(⊗) of the large scale earthquake in future.

(⊗) long-period ground motion: A tremble that continues longer than several seconds for a long period

Prevention of Road Traffic Accidents

The Sompo Japan Nipponkoa Group develops and provides a wide range of services that make the most of the accident data that we have cultivated over the years and our know-how in quantifying risks. The Group also undertakes activities aimed at raising road safety awareness for drivers and children.

1-3-1	Acquisition of the ISO39001 International Standard for Road Traffic Safety Management Systems and Customer Support for Certification
1-3-2	Eco-Safe Driving
1-3-3	“Safety Sight” Smartphone App to Reduce Road Traffic Accidents
1-3-4	Yellow Badge Donation

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc. Sompo Japan Nipponkoa Risk Management Inc.	Acquisition of the ISO39001 International Standard for Road Traffic Safety Management Systems and Customer Support for Certification

<<Summary>>

Many fatal road traffic accidents and injuries occur around the world and majority of the accidents take place in developing countries. Industrialized countries including Japan, are expected to actively share their know-how and achievements in the prevention of road traffic accidents with the rest of the world. With this as a backdrop, the ISO39001 international standard for road traffic safety management systems was discussed and developed at the international conferences of the International Organization for Standardization (ISO) before it was officially published in October 2012.

While Sompo Japan Nipponkoa have a major role in providing P&C insurance to cover road traffic accident damage, it is also an important mission for the company to offer services that will help prevent accidents. The company therefore collaborated with Sompo Japan Nipponkoa Risk Management and participated in a pilot program implemented in the drafting stage of ISO39001, and acquired the world's first-ever registration for the international standard in October 2012.

Sompo Japan Nipponkoa Risk Management also offers various consulting services for companies seeking to acquire ISO39001 certification.

While continuing to offer a wide range of customer support services for ISO39001 acquisition, the Sompo Japan Nipponkoa Group will also actively help customers develop their systems to prevent accidents, among other efforts to improve road traffic safety.

Sompo Japan Nipponkoa Risk Management

Official website: http://www.sjnk-rm.co.jp/english/company_overview.html



Audit for ISO39001

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Eco-Safe Driving

<<Summary>>

Sompo Japan Nipponkoa is promoting Eco-Safe Driving as a way of contributing to environmental protection and fuel cost saving as well as to help reduce road traffic accidents. It has been proved that moderate driving, that is, slower depression of the accelerator and maintaining sufficient distance between cars, is effective not only in mitigating environmental impact (reducing CO₂ emissions), but also in preventing road traffic accidents. Eco-Safe Driving is thus recommended by the General Insurance Association of Japan.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	"Safety Sight" Smartphone App to Reduce Road Traffic Accidents

<<Summary>>

Sompo Japan Nipponkoa in response to the recent increase in smartphone use have developed a smartphone app called "Safety Sight" for car drivers. Intended to help reduce road traffic accidents and protect the customers, the app was made available free of charge from August 2012. It has two original key features as industry firsts that both utilize the smart-phone's GPS and camera. Firstly, a forward vehicle approximation alert, notifies drivers with a sound and spoken warning when they get too close to the car ahead. Secondly, a forward vehicle startup alert, lets the driver know when a stationary car in front starts its engine.

Safety Sight also comes with a drive recorder and safe driving diagnostics. Using the smart-phone's in-built camera and acceleration sensor, the drive recorder automatically makes a visual recording of each journey. In the event of an impact shock, it saves the footage from several dozen seconds before and after the incident. The safe driving diagnostic tool uses shakiness, positional information, forward image analysis, speed, sudden movements, inter-vehicle distance, and other data collected by the smartphone. (The safe driving diagnostic tool has been introduced to 35 prefectures nationwide with the cooperation of metropolitan police department and police office in each prefecture.) The integrated version was introduced in April 2014 for the first time in the industry that embedded the sound alert of emergency operations including sudden movement and sound service that provides the safety driving score. Also, we added new technology that recognized the road's center line in order to improve the service quality.

Safety Sight has been covered by and featured on a number of television shows and magazines. It gained a favorable reputation in both Japan and abroad (Thailand, Brazil) and ranked first in the App Store's free downloads category (utilities) for four consecutive days immediately following its launch with over 200,000 downloads to date. The Sompo Japan Nipponkoa, meanwhile, continues efforts to reduce road traffic accidents and promote safety and security towards our policyholders and non-policyholders.



Safety Sight screenshot



Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Yellow Badge Donation

<<Summary>>

● **Providing Safety and Security through “Yellow Badge Donation”: 61.1 Million Badges Distributed So Far**

Every spring, we donate yellow traffic safety badges that also confer insurance protection against road traffic accidents to the nation’s first-grade students just entering elementary school. The aim is to raise student awareness of road traffic safety and enlist cooperation from car drivers and local residents to reduce road traffic accidents. Started in 1965 following a newspaper article featuring an appeal by a mother who lost her child in a road traffic accident, the campaign marked its 50th anniversary in 2014. This program has been conducted jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and The Dai-ichi Life Insurance Company. The total number of badges distributed so far reaches to approximately 61.1 million.



Road safety class is held after the yellow badge donation ceremony.



Yellow traffic safety badge; the total number distributed so far is approximately 61.1 million.

Services for Supporting of Quality of Life (QOL)

Society has recently been undergoing a number of major shifts, including a declining birthrate and aging population, the higher prevalence of lifestyle diseases, and changes in the work environment. To develop a society in which all people can live with no anxiety, the Sompo Japan Nipponkoa Group offers various insurance products as well as health promotion and disease prevention services and long-term care services.

1-4-1	Improving the QOL of Cancer Patients in Cooperation with the National Cancer Center
1-4-2	Health and Life Support Service
1-4-3	Advance Payment Policy Clause for Long-term Care
1-4-4	Physical Healthcare Support to Help Prevent Lifestyle Diseases
1-4-5	Mental Healthcare Support
1-4-6	Establishment of the Care Service Business
1-4-7	“Wellbeing Support” service for elderly customers
1-4-8	Offering Comprehensive Consulting Services for Food Risk to Secure Food Safety and Consumer Trust in Food
1-4-9	Offering Emergency Food Risk Consulting Services to Secure Food Safety and Consumer Trust in Food

Company name	Name of activity
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	Improving the QOL of Cancer Patients in Cooperation with the National Cancer Center

<<Summary>>

● **Guidance for people diagnosed with cancer**

In March 2011, the National Cancer Center published a guide book and its leaflet containing all the information needed for cancer patients. It was compiled based on extensive interviews the National Cancer Center conducted with healthcare professionals, cancer patients, and their families. Because QOL is often affected by the availability of information, Sompo Japan Nipponkoa Himawari Life provides cancer-related information through its agencies by also distributing leaflets.

● **Promoting consultation support centers for cancer**

In accordance with the basic plan to promote cancer control programs, the Center has instituted consultation support centers at designated cancer hospitals where cancer patients can consult with qualified staff with free of charge. Sompo Japan Nipponkoa Himawari Life, through its agencies, distributes booklets listing the consultation support centers to raise awareness and encourage utilization of the support centers among cancer patients.

● **Measurement for reduce smoking rate**

National Cancer Center has been undertaking various activities to reduce the smoking rate that deeply relates to cancer. Providing class “Tobacco Free Kids” for research on smoking at elementary school is one of its activities and Sompo Japan Himawari Life supports its activity.

Sompo Japan Nipponkoa Himawari Life has hosted a dialogue between doctors in National Cancer Center and Financial Planners (FP) to discuss about cancer. FP will be able to more proactively provide appropriate information on support centers by deeply understand its current situation. On the other hand, the doctors and staffs in hospital will be able to advice on methods of QOL based treatment by understanding what patients take counsel with FP. Sompo Japan Nipponkoa Himawari Life will continue undertaking measures to improve QOL of cancer patients.



Guid book and leaflet for cancer patients published by National Cancer Center



Booklet published by National Cancer Center



Having dialogue between doctors in National Cancer Center and FP

Company name	Name of activity
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	Health and Life Support Service

<<Summary>>

The health and life support service aims to help customers lead healthy and fulfilling lives by preventing health risks from developing into emergent contingencies.

Available to policyholders, insured persons, and their family members, this extensive service includes health and medical consultations, information on medical institutions, complete medical checkups, PET (Positron Emission Tomography) scans, and home testing.

Furthermore, we added new service that introduces security support from May 2014. This service is provided jointly with Japanese security company, Sohgo Security Services (ALSOK) and it introduces security related products provided by Sohgo Security Services such as home security, management of vacant house, services for elder people. If customer has made contract through this service, the initial cost for up to two months will be free of charge.

We strive to improve customers' satisfaction through these services and having further dialogue with our customers.

Company name	Name of activity
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	Advance Payment Policy Clause for Long-term Care

<<Summary>>

Sompo Japan Nipponkoa Himawari Life released an advanced payment policy option clause designed to cover long-term care expenses. Under this option, policyholders can receive a full or partial insurance payment if certified as needing level 4 or 5 care. This option can be added to the mainstay product *Issho no Omamori* (which means a charm for a lifetime in Japanese) without additional cost or medical examination. It is also helpful even to policyholders who now find no need for long-term care insurance coverage. When they do require long-term care at some point in their lives, benefits from the optional coverage enhancement can be used for home improvements or the self-pay portion of long-term care services. We offer this product based on the belief that insurance companies have an important role to play in relieving the concerns of customers by providing options to accommodate future unexpected incidents.

Company name	Name of activity
Healthcare Frontier Japan Inc.	Physical Healthcare Support to Help Prevent Lifestyle Diseases

<<Summary>>

In line with the increased morbidity of lifestyle diseases such as diabetes, myocardial infarction, and cerebral apoplexy, the associated medical costs are climbing at a disturbing rate. Meanwhile, from April 2008, public health insurance providers have been required for six years now to provide metabolic syndrome checkups as well as follow-up advice for cases specified by the national government.

With a nationwide network of health professionals made up of roughly 1,100 experienced health workers, nurses, and national registered dietitians, Healthcare Frontier Japan (HFJ) is Japan's largest provider of the specified follow-up advice service.

HFJ provides support to corporate employees mainly in the area of the specified follow-up advice. One study shows that approximately 39% of employees who received the follow-up advice from HFJ improved to the point that they required no further guidance the following year.

In addition to the follow-up advice service, HFJ also provides follow-up checkups for people on medication and non-obese people facing risks related to blood pressure, glucose, lipid levels, and smoking. It also offers health advice visits for people aged between 65–74 years aimed at lifestyle improvement and disease management. In all, HFJ provides over 200,000 health support services annually to more than 450 health insurance associations and other organizations.

HFJ will continuously provide health support that matches each customers' needs on face to face bases, and provide original technical support on health to professionals nationwide in order to develop a framework that enables the provision of high quality services.

Company name	Name of activity
Sompo Japan Nipponkoa Healthcare Services Inc.	Mental Healthcare Support

<<Summary>>

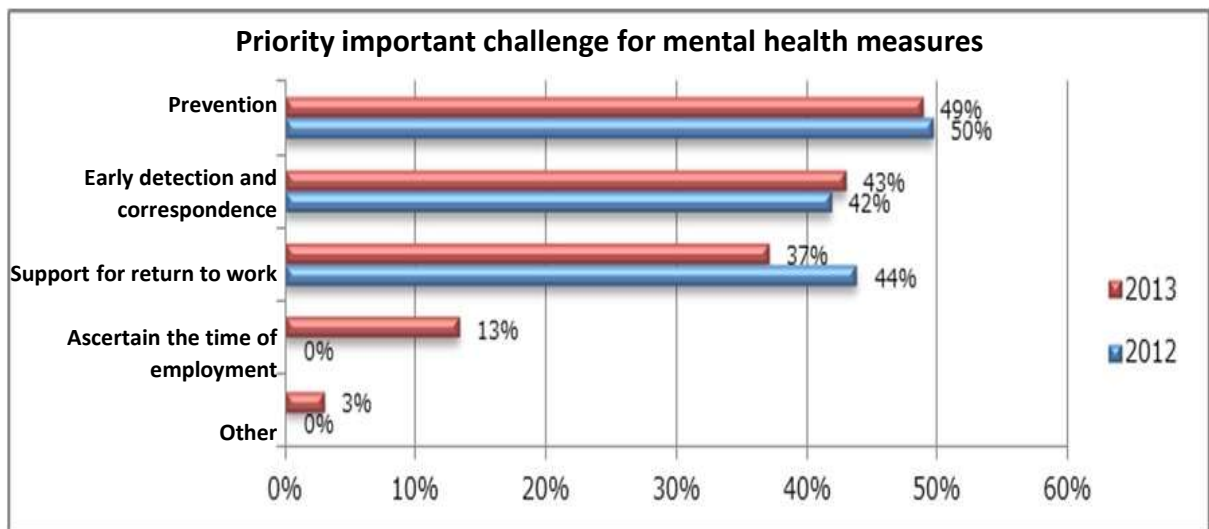
According to a 2012 survey by the Japan Productivity Center, approximately 90% of listed companies reported that the number of employees suffering from mental health issues remained steady or increased over the preceding three years. Although previous findings showed that emotional disorders mainly affected employees in their 30s, in recent years sufferers can be found in all age groups. Companies are therefore required to adopt new approaches to mental healthcare.

Given this background, Sompo Japan Nipponkoa Healthcare Services(SNHS) has since April 2007 offered services aimed at providing comprehensive solutions to corporate mental health challenges. Working in close cooperation with management, HR departments and occupational health professionals, it provides support to companies in establishing occupational health systems as well as regular mental healthcare services such as stress checkups and counseling.

Furthermore, in March 2013, SNHS has developed a new service too I “LLax MRP” that measures resilience of the human resource focusing on the strength toward stress, frustration, and accommodation to working environment based on the positive psychology. SNHS proactively promote the activities of raising awareness among companies manager and employees of human resource department through the mental health seminars.

SNHS will continue to improve the service and strives to develop new services to contribute to the realization of healthy companies through its business.

Research Result



Company name	Name of activity
CEDAR Co., Ltd.	Establishment of the Care Service Business

<<Summary>>

In September 2012, Sompo Japan Nipponkoa decided to enter into the care services business by purchasing partial shares of Cedar, a private-sector provider of long-term residential nursing care for the elderly people. Currently, the company provides on-site services at 86 facilities in 19 prefectures as well as offering home-based services such as day services and home-visit nursing care (as of end of March 2014).

Previously a rehabilitation division of a hospital group, Cedar has high level of rehabilitation expertise, which gives it a real advantage. All of its fee-based nursing homes for the elderly people are equipped with training rooms and appointed physical and occupational therapists in order to help residents to live healthy and enjoyable daily lives.

The company also prioritizes human resources development and in-house personnel are provided with extensive opportunities for training and skill development. Staff members' cheerful attitude is appreciated by the residents and their families.



Rehabilitation activities to help the elderly



"La' nassica Saitama" opened in Jan 2014 at north Saitama city

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Services Inc.	“Wellbeing Support” service for elderly customers

<<Summary>>

Sompo Japan Nipponkoa Insurance Services has started offering “Wellbeing Support,” an unique service that allows elderly customers to use the company’s products with even greater wellbeing.

With this service, the company contacts families or other relatives registered by elderly customers in advance in cases where elderly customers cannot be reached (for example, when they are out for a long period of time or in the case of disaster) in order to explain necessary information such as insurance expiry.

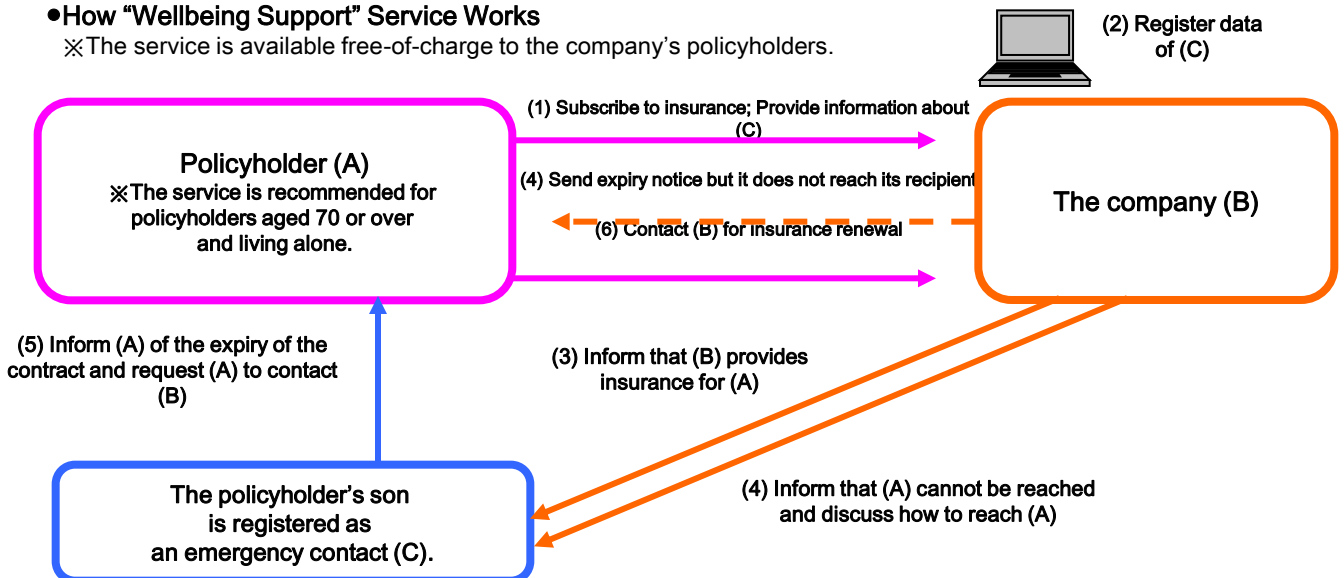
This service prevents elderly customers’ insurance contracts from expiring and terminating during times they cannot be reached, thus bringing wellbeing to them as well as their families living apart.

Since its commencement in September 2013, the service has attracted more than 600 registered customers as of the end of June 2014.

The company will work hard to improve its services continuously with the aim of becoming an “elderly-customer-friendly” insurance agency that meets the needs of a super-ageing society.

●How “Wellbeing Support” Service Works

※The service is available free-of-charge to the company’s policyholders.



Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Offering Comprehensive Consulting Services for Food Risk to Secure Food Safety and Consumer Trust in Food

<<Summary>>

To support food companies in their efforts to secure food safety, Sompo Japan Nipponkoa Risk Management offers Comprehensive consulting services for food risk. These services include assistance in addressing core risks (such as food safety control, sanitation management (FSSC 22000, etc.), food labeling, and food-related accident response); support for the development and operation of an enterprise risk management (ERM) system, compliance system, and other management systems that serve as basic frameworks for addressing the above-mentioned core risks; and education and training. Since fiscal year 2010, the company has also held seminars for food companies at 170 locations nationwide to secure consumer trust and build management systems with a subsidy from the Ministry of Agriculture, Forestry and Fisheries of Japan.



Service details available for customers

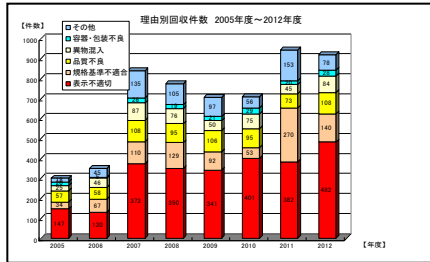


Training for food companies

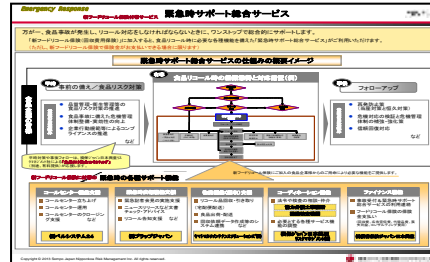
Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Offering Emergency Food Risk Consulting Services to Secure Food Safety and Consumer Trust in Food

<<Summary>>

While approximately 1,000 food recalls occur every year, many food companies express concern about whether they can carry out food recalls quickly and properly in the event of an emergency. In October 2011, Sompo Japan Nipponkoa Risk Management started to offer one-stop comprehensive emergency support services for such food companies as services incidental to Sompo Japan Nipponkoa's food recall insurance. These services include publication of information, set-up of a call center, and recall operations.



Number of food recalls by cause



Service details available for customers

Adaptation to Climate Change

For insurance companies, whose business is inextricably intertwined with natural disasters, the task of adapting to climate change is not only an important management agenda but also a business opportunity. Drawing on its insurance and financial capabilities, the Sompo Japan Nipponkoa Group is focusing on to the research and development of products and services that provide effective measures for adaptation to the risks of climate change.

2-1-1	Pacific Catastrophe Risk Insurance Pilot Program
2-1-2	Providing the Weather Index Insurance in Thailand
2-1-3	Providing Products and Services to Promote Renewable Energy
2-1-4	Development of a Flood Risk Assessment Method for Japan and Thailand

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Pacific Catastrophe Risk Insurance Pilot Program

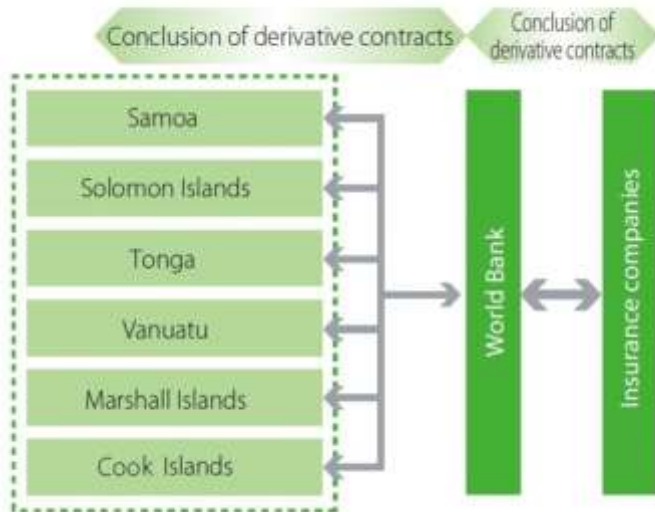
<<Summary>>

Sompo Japan Nipponkoa has joined the Pacific Catastrophe Risk Insurance Pilot Program established by the World Bank and the Japanese government.

Given large-scale natural disasters, including cyclones and tsunamis, are occurring with greater frequency due to global warming and climate change, support measures for Pacific Island countries, which are vulnerable to catastrophic damage resulting from these types of natural disasters, had been discussed under the leadership of the World Bank.

Meanwhile, to promote climate change adaptation, Sompo Japan Nipponkoa had underwritten derivative contracts in Japan and overseas and had striven to accumulate advanced financial technologies and know-how. In addition, Sompo Japan Nipponkoa had been proactively involved in the study project for the Pilot Program since its proposal at the PALM (Pacific Islands Leaders Meeting held in Hokkaido) in May 2009 with a view to its realization. Having led efforts to launch the Pilot Program, Sompo Japan Nipponkoa joined the program when it was established in January 2013.

● Structure of Pacific Catastrophe Risk Insurance Pilot Program



*Program Outline

Among the Pacific Island countries, six countries-Samoa, Solomon Islands, Tonga, Vanuatu, Marshall Islands, and Cook Islands concluded derivative contracts with the World Bank. The World Bank will establish a World Bank Trust Fund and make payouts to member countries whenever a natural disaster above a certain magnitude strikes. The World Bank, for its part, will conclude derivative contracts with insurance companies and transfer the risk underwritten from the Pacific Island countries to private insurance companies.

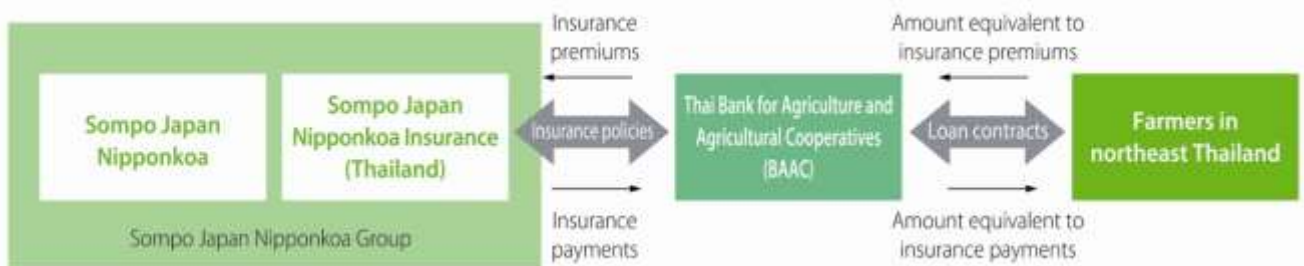
Company name	Name of activity
Sompo Japan Nipponkoa Group	Providing the Weather Index Insurance in Thailand

<<Summary>>

In 2007, the Sompo Japan Nipponkoa Group began researching risk financing methods together with the Japan Bank for International Cooperation (JBIC) to address climate change and in 2010, started providing Weather Index Insurance in northeast Thailand. The purpose of this insurance is to mitigate damage due to drought among rice farmers in the region. The product is designed to provide certain insurance payment to farmers in case that the cumulative amount of rainfall announced by the Thai Meteorological Department falls below a predefined level. During development of the product, field surveys were repeatedly held along with public hearings in order to design the product as simply as possible for farmers who were unaccustomed to insurance. The team also strove to prepare pamphlets that set forth the insurance product in simple terms, so farmers can enter into the insurance with no concern.

Sompo Japan Nipponkoa Insurance (Thailand) has offered this insurance product through the Thai Bank for Agriculture and Agricultural Cooperatives (BAAC), to farmers who had taken BAAC's loans and current sales area has expanded to cover 17 provinces in northeast Thailand.

After 2011, the benefit of the insurance was proven when many insured farmers received payments after a drought hit some areas of northeast Thailand for two consecutive years. The Group continues to consider wide range of options for the future, including modification of the product contents, expansion of the sales area to other regions of Thailand and other countries, diversification of the crops covered by insurance.



Explanation of products to Thai farmers

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Providing Products and Services to Promote Renewable Energy

<<Summary>>

The launch of the Feed-in Tariff Scheme in Japan for Renewable Energy in July 2012 has prompted many companies to enter into the photovoltaic power generation business, and there is a rising interest in the risks surrounding the business. On the other hand, traditional insurance products that compensate for lost income by the insured event has been facing challenges in projecting revenue from the sale of electricity in the case of no occurrence of insured event since the changes in weather and amount of solar radiation lead to fluctuations in the amount of energy produced.

Taking this business characteristic into account, Sompo Japan Nipponkoa estimated revenue from the sale of electric power based on the historical monthly production of electricity on each location published by the New Energy and Industrial Technology Development Organization (NEDO). It then developed a new type of special policy conditions designed to compensate for lost operating income resulting from the decline in revenue from electricity sales that fits reality. This new policy is expected to mitigate the business risk of photovoltaic power plant operators by compensating the income loss in case of the event that power generation projections are not met due to plant damage by fire, natural disaster, or similar incidents. It is therefore also expected to foster the diffusion of the renewable energy business.

Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Development of a Flood Risk Assessment Method for Japan and Thailand

<<Summary>>

Sompo Japan Nipponkoa Risk Management (SJNK-RM) is developing a method for assessing flood risk, which can be affected by mid- to long -term climate change, in order to offer new insurance and consulting services that support adaptation to climate change.

SJNK-RM and the Disaster Prevention Research Institute of Kyoto University (DPRI) have launched a joint R&D of a flood risk assessment for Japan since fiscal year 2010. In fiscal year 2013, the joint R&D team developed flood simulation models for the Tokyo, Chukyo, and Kinki metropolitan areas. The joint team have also succeeded in developing a flood risk assessment system*1 for Japan by combining the flood simulation models with stochastic rainfall generation models built based on the results from a global climate model.

In fiscal year 2013, SJNK-RM also started a joint R&D for a flood risk assessment for Thailand, where many Japanese companies expanded their businesses, in partnership with the Foundation of River & Basin Integrated Communications, Japan (FRICS). Taking account of the current flood control infrastructure in Thailand, SJNK-RM and FRICS joint R&D team are developing a flood simulation model on the basis of the techniques of 'Flood Risk Information', which is the flood forecasting system*2 developed by FRICS for the Thai government. The final goal of this project is to develop a flood risk assessment system of industrial areas and central Bangkok.

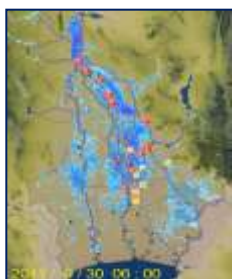
SJNK-RM will utilize these flood risk assessment methods for the management of insurance risk in Japan and abroad, development of insurance and derivative products, and risk management support services. In fiscal year 2014, SJNK-RM will focus particularly on the development of new services for emerging Asian countries where the demand for flood risk management is high.

(*1) Flood risk assessment system: The simulation model which estimates the flood risk within the next one year probabilistically on the basis of stochastic rain scenarios.

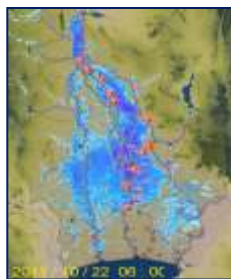
(*2) Flood forecasting system: The simulation model which estimates the flood risk within the next one week on the basis of expected rainfall scenarios.



《Flooded areas as of September 1》



《Flooded areas as of September 30》



《Flooded areas as of October 22》

Time series of inundation in Thailand in September and October 2011 calculated by flood simulation model

Mitigation of Climate Change

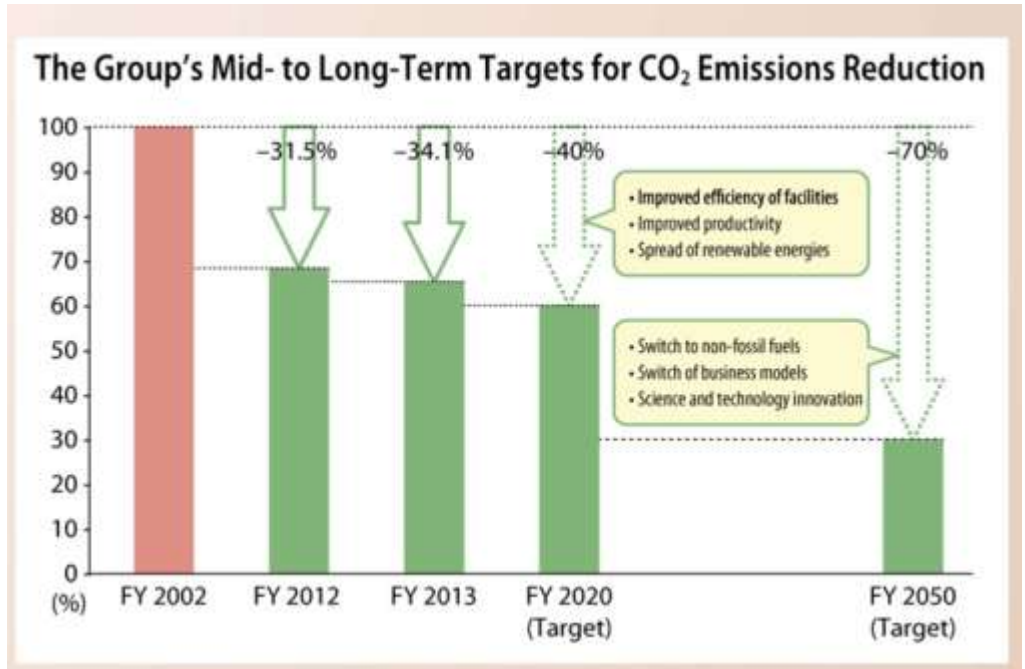
The Sampo Japan Nipponkoa Group is taking various approaches to mitigate climate change. Sampo Japan Nipponkoa have set targets for the reduction of CO₂ emissions by 2020 and 2050, and are pursuing such reductions from a long-term perspective. Besides environment-friendly procurement and energy-saving initiatives by the Group as a whole, the Group is making efforts for the alleviation of environmental burdens in cooperation with agencies, customers, and all other links in the value chain.

2-2-1	Our Environmental Impact throughout the Value Chain and Efforts for Environmental Conservation
2-2-2	ECO FIRST Commitment
2-2-3	Utilization of Recycled Parts
2-2-4	Reducing the Use of Paper
2-2-5	CSR-Environmental Management System
2-2-6	Acquiring ISO14001 Certification
2-2-7	Support for the Quantification of GHG Emissions throughout the Value Chain and Emissions Reductions Achieved
2-2-8	Serving as a Registered Verification Agency to Calculate GHG Emissions in Tokyo and Saitama Prefecture and an Accredited Certification Agency for CASBEE
2-2-9	-Product Strategy Developed in Consideration of the Environment -Environment-friendly Online Automobile Insurance Application Processing and Safety Driving Promotion
2-2-10	Cooperation with Agencies to Reduce Environmental Impact
2-2-11	Environmental Commitments Based on ISO14001 and Other Frameworks
2-2-12	Carbon Neutral
2-2-13	Environmental Accounting

Company name	Name of activity
Sompo Japan Nipponkoa Group	Our Environmental Impact throughout the Value Chain and Efforts for Environmental Conservation

<<Summary>>

The Sompo Japan Nipponkoa Group has set Group wide CO₂ emission reduction targets for 2020 and 2050, and is currently striving to reduce its environmental impact throughout the value chain while vigorously promoting green procurement and energy conservation to meet these targets. These activities include not just emissions generated directly from the use of energy but also indirect CO₂ emissions (so-called "Scope 3" emissions) resulting from such business activities as sales, business trips, use of logistics, and disposal.



Company name	Name of activity
Sompo Japan Nipponkoa Group	Our Environmental Impact throughout the Value Chain and Efforts for Environmental Conservation

● Overall Image of Environmental Impact throughout the Value Chain and the Sompo Japan Nipponkoa Group's Efforts for Environmental Conservation



Company name

Name of activity

Sompo Japan Nipponkoa Group

ECO FIRST Commitment

<<Summary>>

In November 2008, Sompo Japan Nipponkoa Group became the first company in the insurance business sector to be accredited by the Minister of the Environment, Japan as an “ECO FIRST Business.” Under the ECO FIRST program, the companies make an Eco-First commitment to the Japan’s Minister of the Environment about the initiatives they will take in fields such as countermeasures against global warming.



Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Utilization of Recycled Parts

<<Summary>>

As part of its efforts to reduce CO₂ emissions, Sompo Japan Nipponkoa encourages its customers in need of car repairs to fix rather than replace plastic bumpers and otherwise use recycled parts where possible, which also helps to reduce industrial waste. The company has introduced measures to encourage both customers and auto repair shops to actively use recycled parts, while also cooperating with relevant organizations to publicize the high quality and safety of recycled parts so as to help these eco-friendly options become more commonly practiced.

Repair of Plastic Bumper



Before repair

Under repair

After repair

Company name	Name of activity
Sompo Japan Nipponkoa Himawari Life Insurance, Inc. Saison Automobile and Fire Insurance Co., Ltd.	Reducing the Use of Paper

<<Summary>>

- **Sompo Japan Nipponkoa Himawari Life**

To improve customer convenience and protect paper resources and the environment, Sompo Japan Nipponkoa Himawari Life has introduced CD-ROM versions of its policy documentation and guidance.

Provided in digital book format, these CD-ROMs let users: (1) search the entire text of the policy documentation and guidance, (2) create tags, (3) take notes, and (4) adjust the text size, among others. They also include a video that explains how to use these functions. These CD-ROMs help protect the environment by reducing paper use while enhancing customer convenience.

The CD-ROM versions of the policy documentation and guides allow us to reduce the use of paper by an average amount equivalent to 146 A4 pages per copy. This cuts our paper usage by approximately 55% on average per copy. The CD-ROM versions also adopt optimum composition formats, character sizes, color schemes, and line spacing for easy readability.

- **Saison Automobile and Fire**

Saison Automobile & Fire offers a discount (10,000 yen(※)) for customers who apply online to encourage the reduction of paper use as well as help reduce CO₂ emissions by eliminating the need for sales staff to drive to customers' homes. The proportion of discount-eligible contracts processed online out of the total number of applicable automobile insurance contracts sold during fiscal year 2013 was 98.7%. The company has also introduced another discount (600 yen) for customers who opt out of receiving a paper copy of their insurance policy. Of the total number of applicable automobile insurance contracts sold during fiscal year 2013, 57.7% had this discount attached.

※A discount applied when insurance premiums was paid in full at once. In the case of installment payment, the annual total discount amount will be 9,960 yen.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	CSR-Environmental Management System

<<Summary>>

Sompo Japan Nipponkoa is operating an unique CSR-Environmental Management System (CSR-EMS), based on the ISO14001 international standard, which also covers CSR initiatives, as a foundation on which the company implements and promotes CSR through its core business. It is also working to continuously improve its CSR including environmental performance across its business domain.

● **Policy**

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

● **CSR-Environmental Management System**

Under ultimate responsibility of the President, the Sompo Japan Nipponkoa's CSR management is led by chief CSR officer.

In each department and office, general managers take overall responsibility for promoting CSR management of their respective workplaces, while managers serve as CSR leaders and one or more staff members appointed in each department promote activities.

● **PDCA Cycle**

Based on the CSR-Environmental Management System, each department develops the promotion plan for the CSR including environment (Plan) and undertaking various measures (Do). Also, by reviewing the achievement semi annually (Check), we are promoting further improvement (Action).

● **Internal Auditing through Dialogue**

Through conducting internal auditing, we are promoting CSR through dialogues. Internal audits were held among 18 department in head office and 5 regional offices for fiscal year 2013.

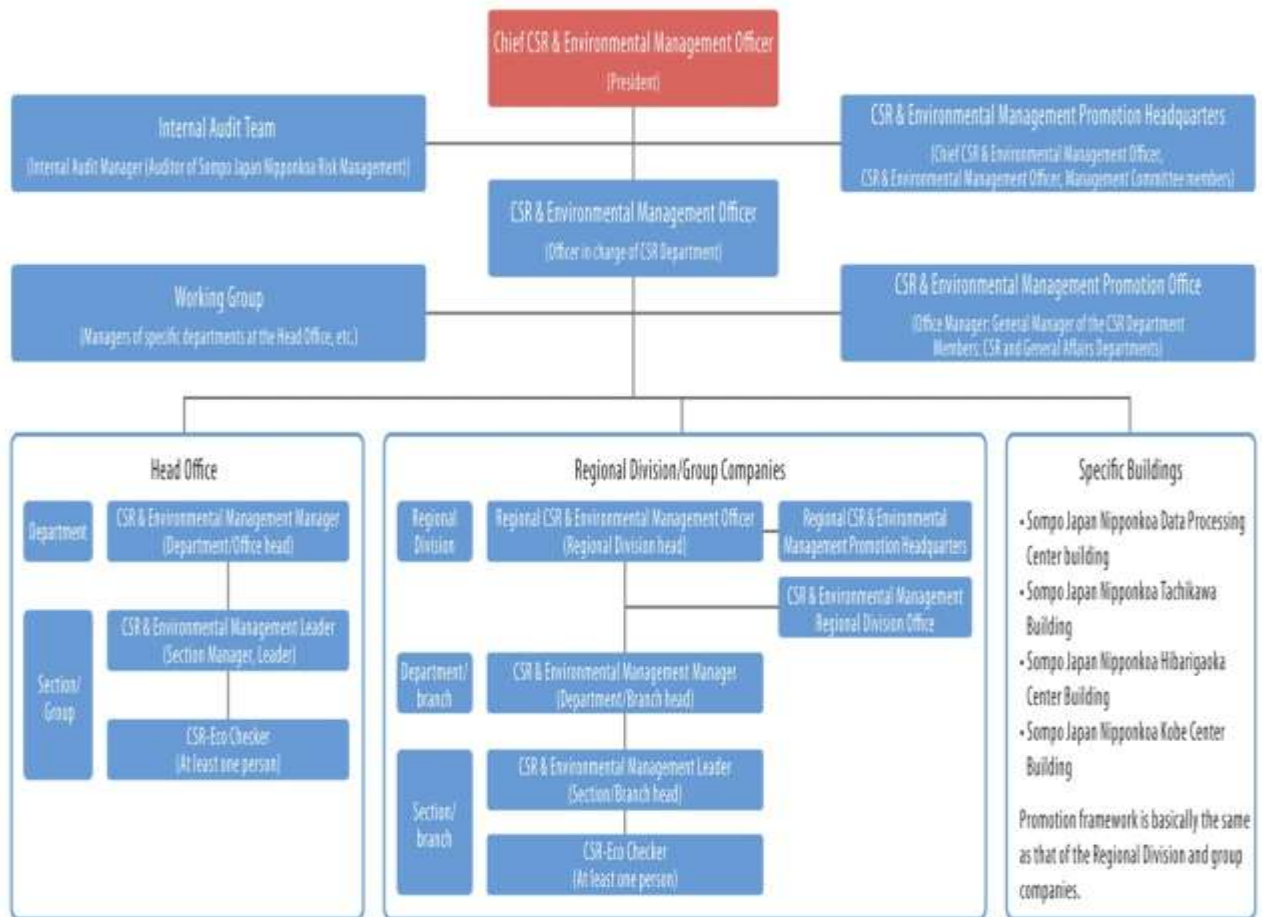
● **Promoting CSR and environmental measures to counterparties**

As part of the measurement of CSR and environmental approach within supply chain, we inform our stance on CSR and environmental measures to our counterparties by conducting questionnaire surveys and requesting cooperation with regard to the environmental issues, compliance, and respecting human rights.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Acquiring ISO14001 Certification

<<Summary>>

Prior to their merger, Sompo Japan and Nipponkoa consolidated their CSR and Environmental Management Systems into a new system, CSR-EMS and acquired accreditation for ISO14001 international standard certification for the integrated system in November 2013. The CSR-EMS operated by Sompo Japan Nipponkoa is unique particularly due to its incorporation of not only environmental management of resources and energy efficiency but also social responsibility aspects based on the ISO26000 international social responsibility standard such as human rights and consumer issues. The CSR-EMS is thus designed to address both environmental and social issues.



Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Support for the Quantification of GHG Emissions throughout the Value Chain and Emissions Reductions Achieved

<<Summary>>

Global warming, chemical substances, soil pollution, waste disposal, and many other environmental issues are posing a threat to the sustainability of society. For companies, while addressing environmental risks has become an important factor that differentiates them from their competitors, soil pollution or other environmental accidents can affect their business severely, particularly if such accidents are caused by the companies themselves.

In particular, natural disasters that are considered to be caused by global warming, such as localized torrential rains, have become a great menace in recent years, making CO₂ and other GHG emissions reduction an important mission for companies to partake in. Sompo Japan Nipponkoa Risk Management supports companies in quantifying their CO₂ emissions throughout the value chain and establishing to what extent their low-carbon products and services contribute to reducing CO₂ emissions in society as a whole. In addition to consulting services to support the calculation of CO₂ emissions across the value chain and CO₂ reductions achieved, the company also offers consulting services for companies that intend to acquire accreditation to the ISO14001 environmental management system standard and the ISO50001 energy management system standard.



Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Serving as a Registered Verification Agency to Calculate GHG Emissions in Tokyo and Saitama Prefecture and an Accredited Certification Agency for CASBEE

<<Summary>>

The Tokyo Metropolitan government has introduced a cap-and-trade program that applies to large-scale facilities, with a recorded total energy consumption (fuel, heat, and electricity) of at least 1,500 kiloliters per year (crude oil equivalent) for three consecutive years.

The Saitama prefecture government has also adopted its own “Target-setting Emissions Trading Program,” and Sompo Japan Nipponkoa Risk Management serves as a registered verification agency that undertakes third-party verification operations as required by the program, including the quantification of greenhouse gas emissions by each facility and the certification of the best practice facilities.

Given the increasing concerns about the environmental soundness of buildings in Japan, the company offers certification services under the Comprehensive Assessment System for Building Environmental Efficiency (CASBEE) to evaluate buildings on their environmental performance, such as energy and resource saving, recycling, interior comfort, and scenery considerations.

In July 2014, the company was ranked “S,” the highest rank for the second consecutive year, following evaluation of registered verification agencies in the Tokyo cap-and-trade program.



Company name	Name of activity
Saison Automobile & Fire Insurance Co., Ltd.	Product Strategy Developed in Consideration of the Environment

<<Summary>>

Saison Automobile & Fire Insurance offers a 1,200 yen discount on automobile insurance policies for electric and hybrid vehicles.

The discount conditions and other information are provided in an easy-to-understand manner using clear headings and illustrations on the company's official website. Through this discount offer, the company is working toward creating an insurance industry that contributes to the development of a sustainable society.

Automobile insurance policies to which this electric and hybrid vehicle discount plan was applied by the end of fiscal year 2013 accounted for approximately 2.4% of total applicable automobile insurance contracts.

Company name	Name of activity
Saison Automobile & Fire Insurance Co., Ltd.	Environment-friendly Online Automobile Insurance Application Processing and Safety Driving Promotion

<<Summary>>

- **Promotion of the complete online processing of automobile insurance applications and the introduction of a discount for contracts that do not involve the issuance of paper-based insurance policy forms.**

Saison Automobile & Fire Insurance offers a 10,000 yen(*) discount for customers who apply via the internet or their smartphone to promote online processing of applications.

This discount has resulted in a reduction in the use of paper normally required for application processing, as well as in the decrease of CO₂ emissions by eliminating the need for sales staff to drive to customers' homes.

Insurance policies to which this online processing discount plan was applied in fiscal year 2013 accounted for 98.7% of total applicable automobile insurance contracts.

The company has also introduced a 600 yen premium discount plan for customers who opt out of receiving a paper copy of their insurance policy as part of the company's efforts to reduce the use of paper.

Insurance policies to which this discount plan was applied in fiscal year 2013 accounted for 57.7% of total applicable automobile insurance contracts.

(*)The amount of discount available when the premium is paid in a lump sum. The discount for installment payment is 9,960 yen a year.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Cooperation with Agencies to Reduce Environmental Impact

<<Summary>>

Sompo Japan Nipponkoa cooperates with its agencies to reduce environmental impact throughout its value chain.

AIR Autoclub, the company's nationwide association of auto repair shop insurance agencies, calls for its members to make utmost efforts continuously for environmental protection and provide necessary support to facilitate the environmental conservation activities in their local communities. This support includes promoting green purchasing through the use of an online centralized purchase system for the agencies, assisting the agencies to acquire ISO14001 and Eco-Action 21 certifications by introducing environmental management systems, and offering a recycled parts search system to encourage the repair shops to use recycled parts.

JSA Chukakukai, the company's nationwide association of its full-time career insurance agencies, also promotes paperless insurance processing and solicitation, web-based insurance clause and green purchasing.

As Sompo Japan Nipponkoa starts from September 2014, these two associations have integrated their efforts to reduce environmental impact by enhancing their activities to create a synergy in such areas as green purchasing and social contribution to local communities.



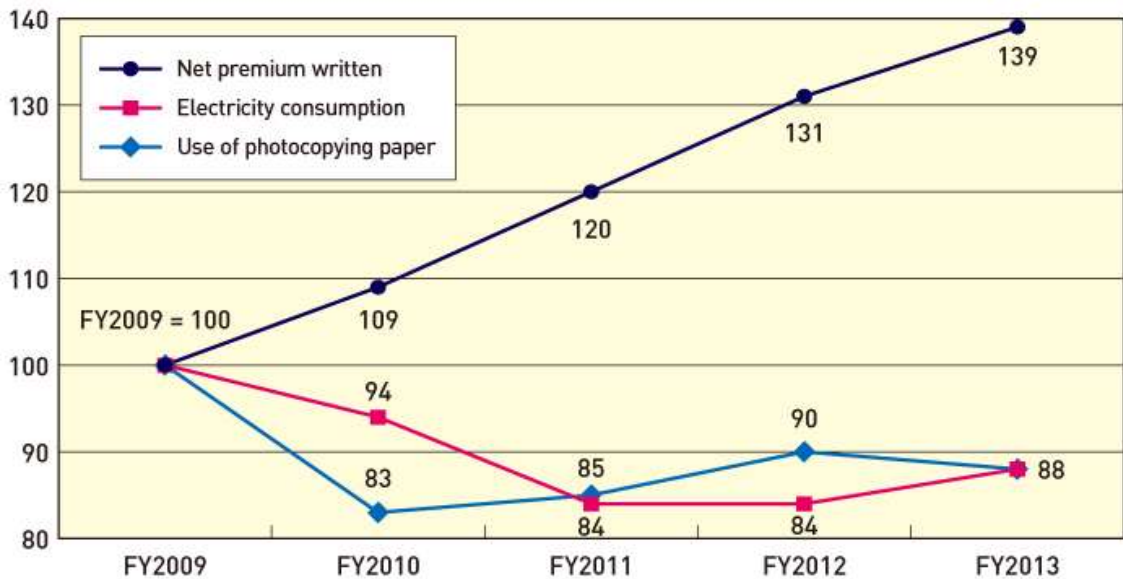
Company name	Name of activity
Sompo 24 Insurance Co., Ltd.	Environmental Commitments Based on ISO14001 and Other Frameworks

<<Summary>>

Sompo 24 has developed and operates an environmental management system based on the ISO14001 international standard as one of the sites of Sompo Japan Nipponkoa. The company also implements the “Hana Koala*” campaign to promote company-wide energy and resource conservation activities with a view to realizing both environmental protection and business growth.

The objective of the “Hana Koala” campaign is to reduce CO₂ emissions by cutting down on the use of paper and electricity consumption. The best practices and issues are shared across the company, allowing it to continue pursuing environmental sustainability and business cost reduction.

*Hana Koala is an original character of Sompo 24 Insurance.



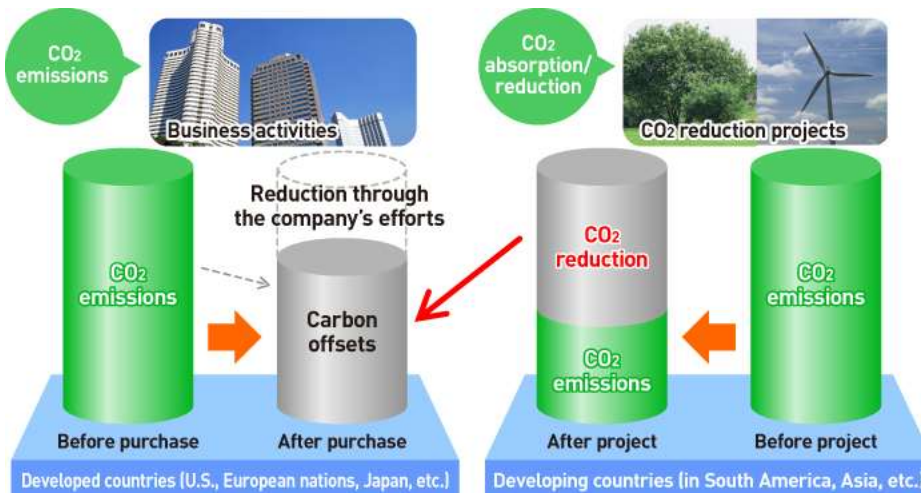
The company has been working on reducing the use of photocopying paper and electricity consumption while maintaining business growth.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Carbon Neutral

<<Summary>>

Carbon neutral is a term used to describe the action of the company removing as much carbon dioxide from the atmosphere as it put in by buying carbon offsets for emissions that are difficult to eliminate through such action alone in order to achieve closer to net zero emissions. Funds allocated to carbon offsetting are invested in CO₂ emissions reduction and other projects in Japan and developing countries.

To fulfill its mission of providing insurance stably, Nipponkoa, one of the predecessor companies of Sompo Japan Nipponkoa, issued a Carbon Neutrality Declaration in July 2008 while working efficiently to reduce its CO₂ emissions, and achieved carbon neutral status in fiscal year 2012 by offsetting all the emissions generated by the company. This commitment continues after the merger, and Sompo Japan Nipponkoa will continuously strive to achieve Carbon Neutrality by enhancing ongoing efforts to reduce CO₂.



Company name	Name of activity
Sompo Japan Nipponkoa Group	Environmental Accounting

The Sompo Japan Nipponkoa Group has set mid- to long -term goals of reducing GHG emissions to 40% compared to the fiscal year 2002 levels by 2020 and 70% by 2050.

The Group will contribute to promote the realization of a resilient and sustainable society by addressing environmental issues in the course of its business operations and proactively engage its stakeholders in forward looking dialogue.

<Environmental Accounting>

1. FY2014 GHG reduction required investment

	Investment required (JPY)	Annual monetary savings (JPY)	Estimated annual CO2e savings (mtCO2e)
Total Scope (1, 2, 3)	2,868,224,237	497,471,931	6,343

Note: The amount of investment required is mainly the total construction and repair cost for energy-saving facilities for our office buildings. The amount of monetary savings is calculated mainly based on the reduction of gasoline usage (including business trips) and the reduction of electricity usage through the energy-saving construction for our office buildings. Above data are on single-year(FY2014) basis and therefore the effect of "Annual monetary savings" and "Estimated annual CO2 savings" will continue for longer period of time.

2. Environmental Performance

	FY2012	FY2013	FY2014
GHG Scope1(tCO2)	20,368	22,851	16,077
GHG Scope2(tCO2)	69,716	72,648	80,320
GHG Scope3(tCO2)	55,378	67,660	64,129
Usage of renewable energy(kWh)	23,108,953	13,784,100	13,743,995
Total waste generation(t)	9,950	8,037	9,371
Tap water consumption(kl)	471,685	486,141	428,402
Wastewater discharge(kl)	443,476	448,946	405,440
Total business trip(km)	147,897,307	83,013,494	89,233,906
Green purchasing rate(%)	87.3	67.5	61.9

Note: Please see 2014 CSR report p 49-50 for the coverage ratio of above environmental performance

Preservation of Biodiversity

The Sampo Japan Nipponkoa Group cites preservation of biodiversity in its CSR Vision and actively initiates in the tackling of biodiversity conservation. We are also supporting the efforts of industry associations to protect biodiversity, through participation in the Keidanren Committee on Nature Conservation.

2-3-1	SAVE JAPAN Project
2-3-2	Treaty with Local Governments to Preserve Forests
2-3-3	Biodiversity Consulting Service
2-3-4	Keidanren Committee on Nature Conservation

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	SAVE JAPAN Project

<<Summary>>

The SAVE JAPAN Project aims to support the creation of optimal conditions for biodiversity by providing citizens with opportunities to easily take part in biodiversity conservation activities in collaboration with local environmental NGOs/NPOs, NPO support centers, and the Japan NPO Center (JNPOC). The project is operated based on donations made by Sompo Japan Nipponkoa to JNPOC. The donation amounts correspond with the number of customers who choose to select their automobile insurance terms and conditions online. More than 325 events were organized throughout Japan since the launch of the project in fiscal year 2011, attracting more than 18,000 citizen participants.

On January, 2014, a special event took place at Sompo Japan Nipponkoa's head office, in which approximately 150 participants, consisting mainly of NGOs/NPOs staffs and corporate CSR representatives, reviewed the achievements of the project over the past three years and discussed how companies and NGOs/NPOs can cooperate with each other. Sompo Japan Nipponkoa will continuously enhance the SAVE JAPAN Project including the introduction of a quantitative evaluation of the social value of the project from fiscal year 2013 with the view to expand its scope to cover nationwide.

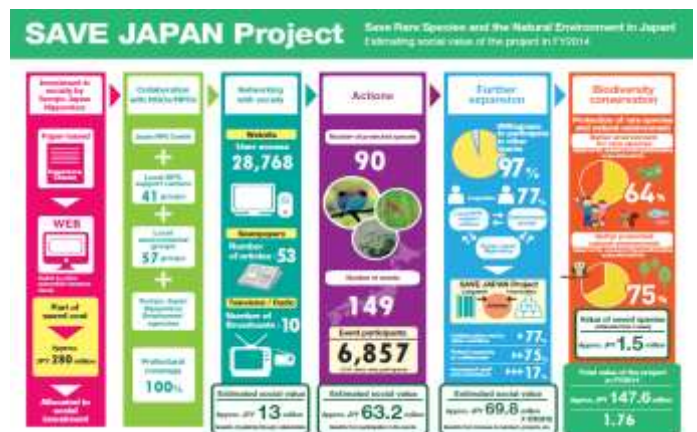
Official Website of the SAVE JAPAN Project: <http://savejapan-pj.net/> (Japanese only)



"Know More about Creatures Living in Rural Japan" campaign in Shizuoka Prefecture



UNDB-J logo: Japan Committee for UNDB(United Nations Decade on Biodiversity)



Estimating social value of SAVE JAPAN project in FY2014

Based on the answers of the questionnaires to event participants, Local NPO support centers, Local environmental NGOs/NPOs

Company name

Name of activity

Sompo Japan Nipponkoa Insurance Inc.

Treaty with Local Governments to Preserve Forests

<<Summary>>

Forests absorb CO₂, release oxygen, store water, and provide habitats for living creatures. Forests also help prevent landslides and floods and thus provide human life with a number of benefits.

Sompo Japan Nipponkoa has agreed on arrangements with various local governments to allow Sompo Japan Nipponkoa Group and agency employees and their families to work together on preserving forests and environmental education with the local community. Through these activities, we hope to broadly communicate and promote the value of biodiversity and appreciation to natural bounty in collaboration with local citizens.

1. Mt. Akagi, Gunma Prefecture

5. Kotoura Town, Tottori Prefecture

2. Chikuhoku Village, Nagano Prefecture

6. Umaji Town, Kochi Prefecture

3. Fujimi Town, Nagano Prefecture

7. Nishimera Village, Miyazaki Prefecture

4. Tsu City, Mie Prefecture

(as of September 2014)



Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Biodiversity Consulting Service

<<Summary>>

Sompo Japan Nipponkoa Risk Management launched a biodiversity consulting service in October 2010 in partnership with the BirdLife International Tokyo, an international environmental NGO. The service includes assessment of biodiversity conservation activities implemented by corporate clients and a wildlife habitat survey around their business operation sites. It thereby offers comprehensive support to help clients to integrate biodiversity conservation into their management system.

The booklet is titled "生物多様性コンサルティング" (Biodiversity Consulting) and features the BirdLife International logo. It is divided into several sections:

- 生物多様性の危機** (Crisis of Biodiversity): Explains the global decline in biodiversity and its impact on ecosystems and human well-being.
- 企業に求められる「生物多様性への取り組み」** (Corporate Initiatives for Biodiversity): Discusses how biodiversity conservation is becoming a competitive advantage for companies.
- 国内動向** (Domestic Trends) and **国際動向** (International Trends): Lists various international agreements and national policies related to biodiversity.
- 生物多様性に関する活動の効果** (Effectiveness of Biodiversity Activities): A flowchart showing how activities like environmental education and habitat surveys lead to improved management and increased biodiversity.
- コンサルティングパートナー** (Consulting Partners): Details the partnership with BirdLife International, including their shared goals and contact information.
- サービスに関する詳細は、下記までお問い合わせ下さい。** (For more details on our services, please contact us at the following address.): Provides the contact details for Sompo Japan Risk Management Consulting Co., Ltd.

Booklet for the Biodiversity Consulting Service (Japanese only)

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Keidanren Committee on Nature Conservation

<<Summary>>

In May 2012, Masatoshi Sato, the former Chairman of Sompo Japan Nipponkoa was appointed as the Chairman of the Keidanren Committee on Nature Conservation. The Committee was founded in 1992, shortly after the Earth Summit held in Rio de Janeiro, Brazil.

In October 2012, the 11th Conference of the Parties (COP11) on the Convention on Biological Diversity (CBD) was held in Hyderabad, India. More than 9,000 participants from relevant organizations, civic groups, and others attended, representing 172 signatory countries. Masatoshi Sato joined a high-level meeting organized by the CBD Secretariat as a panelist to discuss current and future government and private biodiversity initiatives with the Minister of Environment and Forests of India (Chair of COP11), the Director-General of the Department of Environmental Affairs and Tourism of South Africa, and representatives of the Indian business community.

In February 2013, the committee sent a delegation to Laos and Malaysia to visit sites of overseas projects and communicate directly with local governments and residents. The role of businesses in protecting the natural environment is becoming increasingly important. As a company of the Chairman of the Keidanren Committee on Nature Conservation, Sompo Japan Nipponkoa will continue to contribute to the conservation of biodiversity.



Inspection mission checks state of trees planted in Malaysian Borneo.

Group's CSR Finance Toward the Development of Sustainable Society

The Sompo Japan Nipponkoa Group focuses on promoting CSR Finance to help solve social issues through its core business of financial and insurance services. We are also actively involved in accelerating efforts in order to meet growing public expectations with the financial industry to help develop a sustainable society.

3-1-1

Promoting of CSR Finance within the Group

Company name	Name of activity
Sompo Japan Nipponkoa Group	Promoting of CSR Finance within the Group

<<Summary>>

● **Providing Sustainable and Responsible Financial Services**

After the Earth Summit in 1992, the concept of sustainability as well as the relationships between financial services and the environment has been increasingly widely recognized. For the past 20 years, there has also been growing public opinion that the financial sector should contribute to sustainable development by actively investing in and financing environmental initiatives, promoting environmental risk management, enhancing governance, accountability, and information disclosure, and making other related efforts. These developments have created growing expectations for CSR Financing, which aims to help solve social issues by changing financial flow. Leveraging its core financial capabilities, the Sompo Japan Nipponkoa Group has long offered financial and insurance products and services that help to solve environmental issues. In the early 1990s, we launched environmental contamination liability insurance. In 1999, we launched Sompo Japan Green Open, a SRI fund that invests in environmentally-friendly companies, which has grown into one of the largest SRI funds in Japan. We are currently working to make our SRI funds included in more defined-contribution pension plans and to expand our product portfolio of SRI funds. Recognizing the importance of employee awareness of ESG (Environment, Social, and Governance) issues to promote socially responsible financial and insurance practices, the Group launched the ESG Promotion Project in January 2012. The project organized a series of study meetings with lectures by external expert speakers and group discussions.

● **Active Involvement in Global Financial Initiatives**

In 1992, a group of leading insurance and reinsurance companies, which shared a sense of crisis over exacerbating natural disasters and the resulting increase of insurance payments, commenced activities of the United Nations Environment Programme Finance Initiative (UNEP FI). We at the Group have been actively involved in this initiative since its establishment and have evolved our own activities through partnerships, collaboration, and active engagement with other member companies.

We also strive to become a part of the solutions to ESG issues through our participation in the CDP, the Principles for Responsible Investment (UN PRI), the Principles for Sustainable Insurance (UN PSI), and Japan's Principles for Financial Action towards a Sustainable Society (PFA), as well as by joining the World Business Council for Sustainable Development (WBCSD) as the only member company from the Japanese financial service sector.



ESG Promotion Project

Development of Insurance and Financial Products and Services for a Sustainable Society

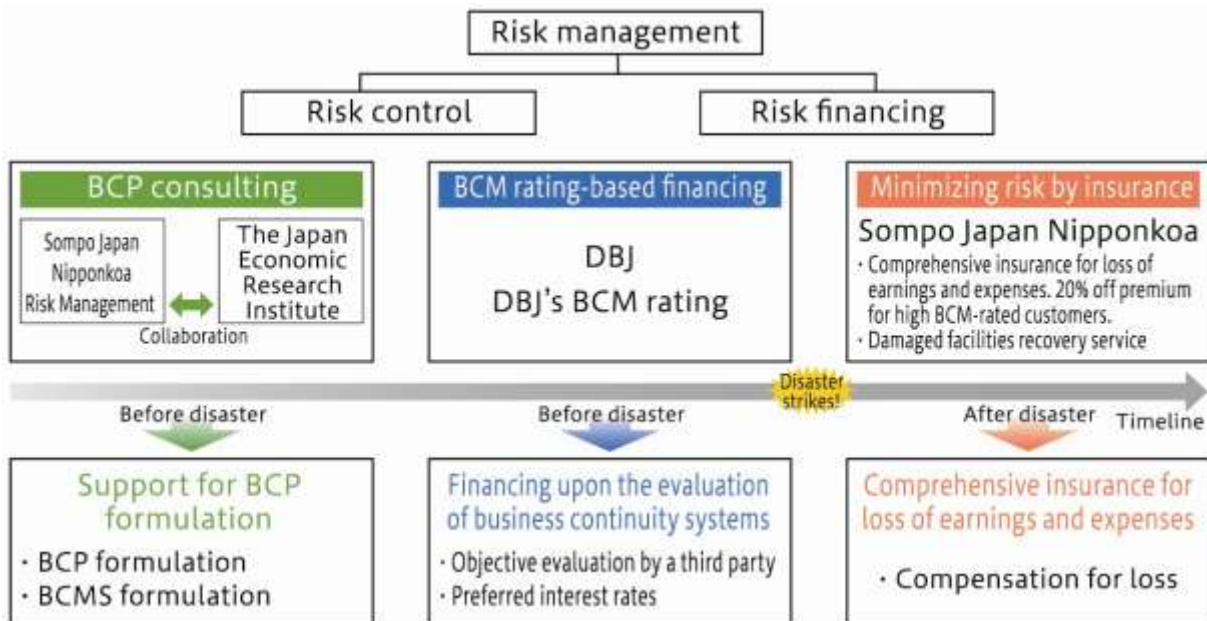
The Sompo Japan Nipponkoa Group focuses on promoting CSR Finance to help solve social issues through its core business by providing financial and insurance services. We are also actively involved in accelerating efforts in order to meet growing public expectations with the financial industry to help develop a sustainable society.

3-2-1	Collaboration with Development Bank of Japan (DBJ)
3-2-2	Offering Microinsurance in India to Support Poverty Reduction and Financial Independence in Rural Areas

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc. Sompo Japan Nipponkoa Risk Management Inc. Sompo Japan Nipponkoa Group	Collaboration with Development Bank of Japan (DBJ)

<<Summary>>

Sompo Japan Nipponkoa works with the Development Bank of Japan (DBJ) to support the disaster protection and disaster prevention measures of corporate clients. This comprehensive financial service draws upon both the DBJ's accurate rating capabilities and the Sompo Japan Nipponkoa Group's non-life insurance and risk management expertise. Sompo Japan Nipponkoa offers an insurance service that covers loss of earnings and expenses in the event of operational suspension due to a natural disaster. Companies evaluated by the DBJ as having a high business continuity management (BCM) rating, so called DBJ BCM rating, can receive maximum discount rate of 20% on their premium. Sompo Japan Nipponkoa Risk Management provides assistance service to DBJ clients who wish to bolster disaster-prevention countermeasures in developing their BCP plans. The Group will continue to provide total financial solution services by exploring further opportunities for high-synergy collaboration projects with external partners.



Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Offering Microinsurance in India to Support Poverty Reduction and Financial Independence in Rural Areas

<<Summary>>

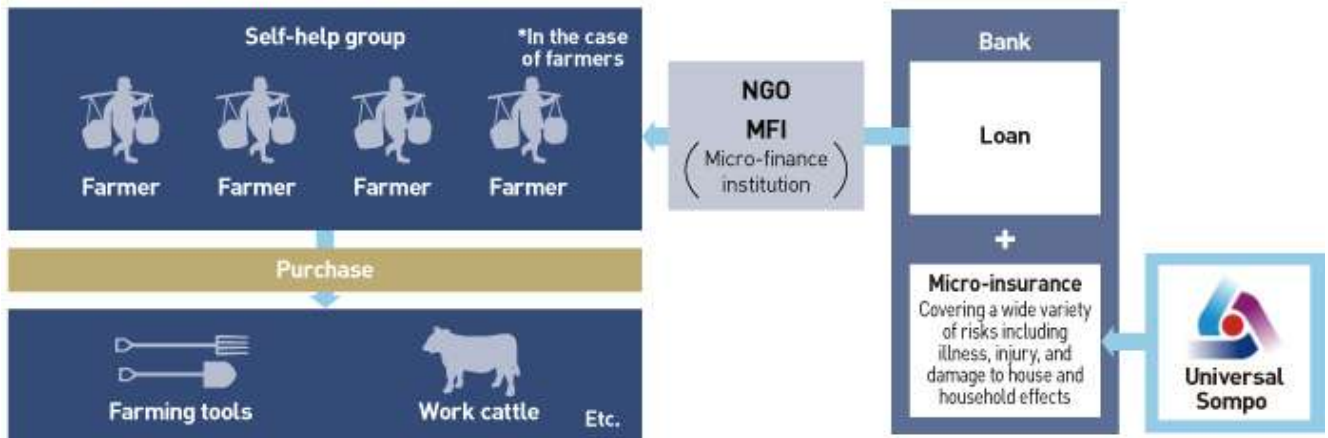
In 2008, Universal Sompo General Insurance(USGI), Sompo Japan Nipponkoa's subsidiary in India, started to offer microinsurance services for the protection of low-income individuals who are vulnerable to health risks and have difficulties repaying their loans.

USGI's products include livestock insurance for economically marginalized farmers, package insurance and accident insurance for farmers, and medical insurance coupled with microfinance offered by banks and other financial institutions covering five major illnesses.

These insurance product's premiums are low and partially subsidized by state governments and others in some cases.

In order to support poverty reduction and the sustainable development of the country, USGI is thus striving to spread insurance as one of basic social security services among the poverty group of the population in India, where social divisions are large.

• Mechanism of Micro-insurance



Building a Responsible Investing Framework

Aiming to help create a sustainable society, the Sompo Japan Nipponkoa Group started early on to develop SRI (Socially Responsible Investment) funds, the decision-making process of which takes ESG (Environment, Social, and Governance) issues into account. We also incorporate ESG factors into our own investing and financing processes.

3-3-1	Framework to Promote CSR
3-3-2	Promoting SRI Funds
3-3-3	Promoting CSR Communication and ESG Awareness through SRI Funds
3-3-4	Integrating ESG into Investing and Financing Processes
3-3-5	Analysis of Social Responsibility and the Environmental Soundness of Companies

Company name	Name of activity
Sompo Japan Nipponkoa Asset Management Co., Ltd.	Framework to Promote CSR

<<Summary>>

Sompo Japan Nipponkoa Asset Management (SNAM), which became a UN PRI signatory in January 2012, stepped up its efforts to improve its internal system in order to promote responsible investment.

As a first step, the company formulated the Basic Policy for Responsible Investment Operations to declare its operational approach. Furthermore, SNAM established its own CSR Committee chaired by the President and comprised of managing directors, executive officers and the general managers of related divisions. The committee discusses issues relating to the basic policy mentioned above, CSR promotion plans, launching of SRI funds, and internal and external social contribution activities, as well as considering the ways to explore these initiatives to be implemented and promoted within the company. Sompo Japan Nipponkoa Holdings also joins the committee as an observer to ensure efficient and multifaceted CSR initiatives across the Sompo Japan Nipponkoa Group.

Other new initiatives at SNAM include the launch of a CSR section on its official website. The section offers specific CSR measurement undertaken by SNAM based on its basic policy, including its membership in UN PRI and other initiatives, a lineup of its SRI funds, and proxy voting history, as well as the Group's CSR vision and its Six CSR Material Issues. To promote public understanding, the section also offers a glossary on CSR.

SNAM's Basic Policy for Responsible Investment

Consistent with the Group's CSR Vision, our Basic Management Policy specifies that we, as a pioneer of SRI funds in Japan, will fulfill our corporate social responsibilities and help to build a sustainable society through responsible investment. Under this policy, we will promote responsible investment, primarily focusing on:

1. Development of responsible investment promotion systems;
2. Development and provision of financial products that meet economic and social needs in a harmonious way; and
3. Promotion of responsible investment through investors, investee companies, and various other related parties.



CSR section on the SNAM official website:
http://www.sjnk-am.com/our_strength/our_social_responsibility_investment/



The CSR Committee, chaired by the President, meets regularly



CSR working group by SNAM employees

Company name	Name of activity
Sompo Japan Nipponkoa Asset Management Co., Ltd.	Promoting SRI Funds

<<Summary>>

Sompo Japan Nipponkoa Asset Management (SNAM) offers SRI funds for both individual and institutional investors.

<Individual Investors (public placement)>

● **Sompo Japan Green Open**

Leveraging the combination of Sompo Japan Nipponkoa Risk Management's expertise in environmental surveys and SNAM's original equity valuation methodology, Sompo Japan Green Open, an SRI fund launched in September 1999, has grown into one of the largest SRI funds in Japan, with a net asset value of approximately 18.7 billion yen as of March 31, 2014.

● **Sompo Japan Eco Open (Dividend Focus Type)**

This SRI fund selects stocks based on forecasted dividend yields as well as the results of environmental surveys and equity valuations. By investing in environmentally conscious corporations, the fund lets its investors contribute indirectly to environmental conservation.

● **Sompo Japan SRI Open**

The selection process of this SRI fund includes the results of social and governance surveys by a third-party organization*1 in addition to Sompo Japan Nipponkoa Risk Management's environmental survey results. Drawing on the combined know-how of ESG (Environment, Social, and Governance) assessment*2 and SNAM's equity valuations, the fund provides an opportunity to invest in companies actively striving to communicate with society and address social issues.

<Qualified Institutional Investors (private placement)>

● **SNAM Sustainable Investment Fund**

SNAM launched the SNAM Sustainable Investment Fund (Exclusive for Qualified Institutional Investors) in August 2012. This fund invests in corporations with high ESG performance on a broad basis and seeks a stable investment return over the long term.

● **SJAM Green Fund**

The company also operates an existing privately placed eco fund, SJAM Green Fund (Exclusive for Qualified Institutional Investors). With these offerings, SNAM can meet various investment needs of institutional investors.

Going forward, SNAM will continue working to expand the socially responsible investment market in Japan by launching new responsible funds and making proposals to pension funds and other institutional investors.

*1 Third-party organization: Integrex.

*2 ESG assessment: Standards for corporate value analysis that take into account ESG issues



Sompo Japan Green Open, one of the largest SRI funds in Japan

Company name	Name of activity
Sompo Japan Nipponkoa Asset Management Co., Ltd.	Promoting CSR Communication and ESG Awareness through SRI Funds

<<Summary>>

Sompo Japan Nipponkoa Asset Management (SNAM) works on CSR communications through its activities relating to SRI funds. With regard to the Sompo Japan Green Open fund, SNAM surveys approximately 400 companies each year to evaluate their environmental management performance and after analyzing the results, it provides the respondents with feedback. Furthermore, the fund's monthly performance report for investors features portfolio companies' environmental efforts while the quarterly newsletter includes the latest environmental trends and updates. The annual performance report, meanwhile, summarizes all portfolio companies' environmental activities. As described above, SNAM works to communicate environmental information as well as investment performance to Sompo Japan Green Open's investors and corporate stakeholders. The company also makes similar efforts regarding its other SRI funds. The monthly report of Sompo Japan SRI Open, for instance, introduces the ESG (Environment, Social, and Governance) efforts of portfolio companies. SNAM will continue to promote dialogues with investors and corporations to facilitate a better understanding of ESG investment and more active implementation of CSR Financing.



Sompo Japan Green Open's quarterly newsletter (left) and Sompo Japan SRI Open's monthly report (right)

Company name	Name of activity
Sompo Japan Nipponkoa Group	Integrating ESG into Investing and Financing Processes

<<Summary>>

As a UN PRI (Principle for Responsible Investment) signatory, the Sompo Japan Nipponkoa Group incorporates ESG (Environment, Social, and Governance) issues into its investing and financing processes. For instance, we evaluate the environmental performance of a investment target company and its inclusion into environmental-themed funds and indexes as part of our multifaceted evaluation process.

When using external asset managers, we periodically review their investment performance on ESG integration into investment processes, policies, and mechanisms.

As a number of private equity funds* are increasingly demanding more rigorous governance and environmentally responsible operations of their investee companies, these investment approaches are not only good for society but also good for the investee firms because they help reduce operational costs and create new business opportunities, thereby increasing their corporate value.

The Group will continue encouraging external asset management firms to conduct responsible investment through our pre-investment assessment and follow-up monitoring processes.

* Private equity funds invest in unlisted companies and seek profitable exits through IPOs (Initial Public Offering) or sales. By acquiring a majority interest, they often have a deep involvement in the management of their investee companies.

Case Examples of the Private Equity Fund

- **Company that runs a hospital in United States:**

Reducing GHG emissions by 6% within 2 years by introducing new system to control the usage of energy.

- **Car repair company in Germany :**

Collecting the old tires from both customers and internally in order to recycle. Improving the ratio of recycling by 10% within 4 years and reducing 200,000 ton of waste materials. Achieving the return from recycling.

- **Beer company in Korea :**

Reducing the water usage per products at plants by 8% within 4 years by monitoring the water usage and optimizing the sterilization process of the pipes and instruments.

Company name	Name of activity
Sompo Japan Nipponkoa Risk Management, Inc.	Analysis of Social Responsibility and the Environmental Soundness of Companies

<<Summary>>

Sompo Japan Nipponkoa Risk Management carries out corporate management analysis of each company's level of contribution to building a sustainable society for the investment decision among seven SRI funds, the investment trust products provided by the Sompo Japan Nipponkoa Asset Management.

The company is also strives to promote environmental communication by proactively providing environmental information to investors. Good environmental practices of companies listed in the SRI funds are reported in weekly and monthly SRI fund reports, while quarterly publishing a bulletin providing the latest news on the environment.

Companies that have responded to the company's surveys are given a feedback report on the survey results as well as on the relative environmental position of each company within their respective industry with regard to each surveillance query—important reference data that can be used by the respondent companies to improve their environmental management.

Through above mentioned analysis on the social and environmental level of each company and proactively having dialogues with companies and investors, Sompo Japan Nipponkoa Risk Management continuously promotes companies' future social and environmental measures.

安林
おなの森



Sompo Japan Nipponkoa Risk Management

**Sompo Japan Nipponkoa Group's Volunteer Days
by World-Wide Group Members**

In 2013, for the third consecutive year, the Sompo Japan Nipponkoa Group designated “Sompo Japan Nipponkoa Group’s Volunteer Days,” a period to promote Group wide community contribution by encouraging all employees to take part in volunteer activities.

4-1-1

4-1-2

4-1-3

Sompo Japan Nipponkoa Group's Volunteer Days

Company name	Name of activity
Sompo Japan Nipponkoa Group	Sompo Japan Nipponkoa Group's Volunteer Days

<<Summary>>

The Sompo Japan Nipponkoa Group's Volunteer Days is a campaign conducted every year since fiscal year 2011 mainly for the purpose of facilitating a social contribution culture across the Group and providing continuous support for the areas affected by the Great East Japan Earthquake. In addition to support for the reconstruction of the disaster-affected areas, a wide variety of volunteer activities towards welfare, environmental protection and other goals are conducted throughout Japan.



Company name	Name of activity
Sompo Japan Nipponkoa Group	Sompo Japan Nipponkoa Group's Volunteer Days

<<Summary>>

- **Support for the Reconstruction of the Areas Affected by the Great East Japan Earthquake**

We cooperated in the operation of mobile libraries in the disaster-affected areas—a campaign conducted jointly by BOOKOFF Corporation, BOOKOFF Online Corporation, a company operating second-hand bookstores, and Shanti Volunteer Association (SVA). BOOKOFF corporation collected books and other items brought by our employees, and donated to SVA an amount of money equivalent to the purchase prices the company would have paid to our employees as well as 10% of the purchase prices. The donated funds were used to buy books requested by residents in the disaster-affected areas.



Mobile library operated in the disaster-affected areas

Company name	Name of activity
Sompo Japan Nipponkoa Group	Sompo Japan Nipponkoa Group's Volunteer Days

<<Summary>>

● **Welfare Activities**

In cooperation with the Japan Guide Dog Association (JGDA), a seminar was held in the Kasumigaseki Building, Tokyo that aimed at deepening employees' understanding of the visually impaired by experience visual disturbances. The participants learned how to assist persons with impaired vision and experienced a blindfolded walk with and without a guide dog. The seminar provided employees with an opportunity to experience the fear and anxiety of having low vision and learn many things including how they can extend their assistance to those who are visually challenged.



Experiencing a blindfolded walk to deepen understanding of the visually impaired

We organized a Dementia Support Seminar for approximately 300 employees from sales offices, insurance payment departments, and other customer-facing units. Each participant received an orange ring that identifies the holder as a supporter of dementia awareness and as having completed the training course.



Dementia Support Seminar

Handmade confectionery from Nozomien, a confectionery factory and shop operated by workers with disabilities, is sold regularly in our Head Office and our offices in the Kasumigaseki Building, Nihonbashi Building, Edogawabashi Building, Hibarigaoka Center, and Hiyoshi Center, Tokyo. The proceeds are used to support the livelihood of the workers.

Kiwanis dolls are simple dolls made from white cotton cloth and polyester cotton stuffing, approximately 40 centimeters in height and 50 grams in weight. The dolls are used in hospitals to give comfort to young child patients and facilitate communication between medical staff and children. Volunteer employees at Sompo Japan Nipponkoa made these dolls and donated them to hospitals via the Kiwanis Club of Tokyo.



Delicious cookies for social contribution!



Let's donate Kiwanis dolls!

Creation of Strong Links with Communities

As a corporate citizen of the communities in which we operate, the Sampo Japan Nipponkoa Group conducts various activities around the world to make ongoing contributions to society. A selection of activities is highlighted below.

4-2-1	Overall Policy for Social Contribution
4-2-2	Social Contribution Activities in Japan
4-2-3 ~ 4-2-9	Social Contribution Activities around the World

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Overall Policy for Social Contribution

<<Summary>>

Sompo Japan Nipponkoa is proactively taking initiatives to contribute to social welfare as a corporate citizen while working to develop company culture and a system that encourage each employees to voluntarily take part in social contribution activities. We also emphasize collaboration with high expertise NGOs/NPOs in their respective fields to promote social contribution activities.

● **Overall Policy for Social Contribution**

Under its Corporate Citizenship Policy, Sompo Japan Nipponkoa promotes social contribution from two perspectives: commitment as a corporate citizen and commitment by individual employees. As a corporate citizen, we promote social contribution activities for future generations mainly through our foundations with focus on the following three areas: fine arts, welfare, and the environment. We also support and encourage individual employees to proactively take part in social contribution activities mainly through the Sompo Japan Nipponkoa Chikyu(Earth) Club, a volunteer activity organization of which all employees are members.

Programs to Support and Encourage Employees' Contributions to Society

● **Sompo Japan Nipponkoa Chikyu(Earth) Club**

The Sompo Japan Nipponkoa Chikyu(Earth) Club, a volunteer activity organization of which all employees are members, plays a pivotal role in conducting volunteer activities in cooperation with agencies on an ongoing basis throughout the country.

In fiscal year 2013, the Club undertook various activities including forest conservation; cleanups (cleaning and maintenance of wheelchairs in welfare facilities) and collection of second-hand books. Each project is tailored according to the needs and characteristics of each local communities.

● **Sompo Japan Nipponkoa Chikyu(Earth) Club Social Contribution Fund**

The Sompo Japan Nipponkoa Chikyu(Earth) Club Social Contribution Fund is financed by voluntary donations by employees – with the amount of one unit of contribution being 100 yen – taken out of their monthly salaries. The funds raised are used primarily for social contribution activities conducted by Sompo Japan Nipponkoa Chikyu(Earth) Club, such as the payment of expenses of volunteer activities performed across Japan, support for disaster relief and donations to NGOs/NPOs and other organizations supported by the Fund members.

● **Volunteer Work Leave**

At Sompo Japan Nipponkoa, employees are entitled to take volunteer work leave (up to 10 days per year) and a leave of absence for volunteer work (from 6 to 18 months) in addition to annual leave.

In fiscal year 2013, employees on volunteer work leave participated in a variety of volunteer activities, including “Smile Caravan” puppet shows for the support of the recovery of earthquake-stricken areas and an interactive art appreciation project.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Social Contribution Activities in Japan

<<Summary>>

The branches across Japan conduct a diversity of social contribution activities in cooperation with agencies and citizens. Conducted projects include conserving forests, cleaning up local communities, providing computer skills training for people with disabilities, maintaining wheelchairs, and collecting and donating used stamps, prepaid cards, and other items.

● Activity Clips

Hokkaido and Tohoku Regions

On October 19, approximately 70 employees and their families participated in a cleanup event at former Hokkaido Government Office building, a favorite spot for Sapporo residents as well as for tourists, located in Sapporo, Hokkaido.



Tokai and Hokuriku Regions

On October 13, the Puppet Festival was held in the Himawari Hall on the 19th floor of the Nagoya Building. A charity bazaar was also organized during the festival.

Kansai Region

On February 16, 31 employees and their families supported the Kyoto Marathon 2014 as volunteers, helping to set up the course, controlling spectators.



Chugoku and Shikoku Regions

A bazaar to support employment of people with disabilities, which we have hosted since 1998, was held in Hiroshima for a period of February 24 to 27, 2014. The 4 days event attracted many shoppers and participants every day, and everyone enjoyed the event.



Kyushu and Okinawa Regions

On July 24, 23 employees participated in an uchimizu event which involved splashing cold water on the ground to cool off the streets in Hakata, Fukuoka Prefecture. organized by the Hakata Urban Development Promotion Council.



Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

As a corporate citizen, the Sompo Japan Nipponkoa Group conducts various activities around the world to make ongoing contributions to global society. A selection of activities is highlighted below.

● **Europe**

United Kingdom: Sompo Japan Nipponkoa Insurance Europe (London)

Every year, the London-based company supports a student workshop, which is organized by the Brokerage Citylink charitable organization to give participants a glimpse of professional life in the insurance sector and broaden their perspectives. For the workshop, the company offers to host the event in its boardroom and provides an opportunity for student participants to interview six Sompo Japan employees.

The company also continues to support donation drives: “BBC Children in Need”, an annual children’s charity event hosted by the British Broadcasting Corporation (BBC), and the Red Nose Day event for the socially vulnerable. The company also participates in Genes for Jeans Day, designed to save children suffering from genetic disorders. In the United Kingdom, more than 30,000 newborns each year are born with a genetic disorder, which is one of the major causes of death of children aged 14 and under. On the day of the event, employees coming to the office wearing jeans donate 1 pound while those not wearing jeans donate 2 pounds.

● **Middle East**

Turkey: Sompo Japan Sigorta A.S.

In January 2014, all employees donated a total of 14 boxes of notebooks, pens and books to children in need.



Children receiving donations

Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

● **North America**

United States: Sompo Japan Insurance Company of America

On March 2014, the company, together with the fire department, held a fire safety education event for approximately 300 children. The company provided assistance, including coordinating quizzes that asked kids what to do in the event of a fire at home to raise their awareness of safety and protect their home safety.

Company employees also participate in a number of volunteer activities each year, such as donation of presents for children in need and food donation to Second Harvest Food Bank.



Fire safety education event



Collecting Christmas presents

Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

● Latin America

Mexico: Sompo Japan Nipponkoa Insurance de Mexico

The company continues donation to and interaction with an orphanage. On July 2013, four company employees visited the orphanage to donate stationery, sporting goods, clothes, toys and other items and brighten the children's day. Seeing kids lacking stationery and sporting goods despite their abilities reminded the employees of the importance of continued support. In the second half of 2013, all employees cooperated for a Christmas donation drive, "Mensajeros de la paz" (messenger of peace).



Employees and children interacting

Brazil: Yasuda Seguros, S.A.; Maritima Seguros S.A.

Each year, Yasuda Seguros, S.A. donates clothes, shoes, toys, and other items to children in need during the Christmas season. In 2013, approximately 70 employees cooperated in the donations, and 20 employees participated in blood donation.

As part of donation efforts supporting a wide variety of organizations, including social welfare organizations and churches, Yasuda Seguros, S.A. and Maritima Seguros S.A. presented their first joint donation of 50,000 Brazil real (approximately 2.17 million yen) to a boarding institution for children with disabilities in the suburbs of São Paulo on October 18. The donation was used to replace old washing machines and driers with new ones. Food and clothes donated by employees of the two companies were also given to the institution.



Donation to children during the Christmas season



Employees who donated blood

Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

●Asia

China: Sompo Japan Nipponkoa Insurance (China); Nipponkoa Insurance (China)

Sompo Japan founded a scholarship program in 1999 to support outstanding university students and teachers. It offers the highest amount among programs established by foreign insurance companies operating in north eastern China. On June 2013, the scholarship was awarded to 57 students and teachers from Dongbei University of Finance and Economics. The companies are carrying out a variety of social contribution activities, including planting trees at the park, donating money, clothes and other items to victims of the earthquake that occurred in Sichuan Province, and raising money for Guangdong Province's Anti-Poverty Day.



Awarding scholarship to Dongbei University of Finance and Economics

Hong Kong: Sompo Japan Nipponkoa Insurance (Hong Kong)

On July 2013, 31 company employees participated in the fund-raising effort organized by a charity organization Lok Sin Tong. The company was awarded as the company offering the largest number of participants.



Employees who participated in fund-raising

Indonesia: PT. Asuransi Sompo Japan Nipponkoa Indonesia

The company organizes a blood donation campaign every year through Sompo peduli.(*). The seventh annual event held on March 2013 attracted approximately 160 blood donors, including the company's employees and customers as well as employees of companies tenanted in the corporate building. In collaboration with a local NPO Rumh Zakat, the company also conducted health examinations for approximately 150 persons and provided milk, cookies, and other food items in Kalibata area in southern Jakarta.



Health examination

(*). Sompo peduli: A voluntary organization at PT Sompo Japan Insurance Indonesia established by employees to conduct CSR initiatives.

Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

● Asia

Philippines: PGA Sompo Japan Insurance

Approximately 30 company employees ran along the Pasig River as they participated in Fun Run, an environmental event hosted by a local TV station, on October 2013. Participation fees they paid to join the marathon event were used for purification of local rivers and environmental protection.



Fun Run event

Vietnam: United Insurance Company of Vietnam (UIC)

On November 2013, 25 Hanoi Branch employees participated in the 14th Hanoi Run for Children, which aims to support children with cancer or heart disease. The event is recognized by Vietnamese businesses and citizens as an activity to raise awareness of health problems. The event attracted approximately 7,000 participants and raised 1.5 billion Vietnam don (approximately 7.14 million yen) for children. The 14th event was the first Run for UIC to join as a sponsor, and provided the company with an opportunity for social contribution and employee team building.

On December 2013, 14 members from the Ho Chi Minh Branch participated in a charity run program that aimed to support people in need and people with physical disabilities. The event attracted approximately 3,000 participants and solicited sponsors and donations.



The 14th Hanoi Run for Children

Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

● Asia
Myanmar

In support of the NPO XYZ(cross wise)'s HEARTHEART project of delivering picture books to children around the world, the company held a grand donation ceremony in the Yangon City Hall, Myanmar, on October.

As a message of gratitude for the support provided from around the world to victims of the Great East Japan Earthquake, XYZ carries out the project. XYZ translates "You are the only one, but never a lonely one," a picture book it created originally in Japanese, into other languages to donate it.

The ceremony was held in the presence of Yangon Mayor, Mr. Hla Myint and Japanese Ambassador in Myanmar, Mr. Mikio Numata, with the attendance of approximately 180 people, including children representing approximately 50 schools. Participants also enjoyed ethnic minority's traditional dances, performed by children in a friendly atmosphere.



The picture book, *You are the only one, but never a lonely one*, translated into the Burmese language

Company name	Name of activity
Sompo Japan Nipponkoa Group	Social Contribution Activities around the World

<<Summary>>

We have been providing endowed chairs at university through the career experience and networks of our employees. In fiscal year 2014, employees of Sompo Japan Nipponkoa Group taught classes on insurance practices as part of corporate-sponsored courses at Aoyama Gakuin University and Meiji University,

< Main theme of the endowed chair >

Risk Management and Insurance	International Trend of P&C Insurance
Personal Insurance	Human Capital and Work Force
Corporate Insurance	Capital Investment
Selling System of P&C Insurance	Actuary and Actuarial Science
Insurance Claims Service	CSR and Environmental Management



Endowed chair at university

Continued Recovery Support for Victims of the Great East Japan Earthquake

To support victims of the devastating Great East Japan Earthquake of March 11, 2011, the Sampo Japan Nipponkoa Group has been striving to provide insurance benefit payments as promptly as possible and taking various actions to meet evolving local needs. We continue to undertaking support activities after fiscal year 2012.

4-3-1	Milestones of Support for Victims of the Great East Japan Earthquake
4-3-2 ~ 4-3-5	Recovery Support Using Employees' Skills
4-3-6 4-3-7	Offering Care and Support in Affected Areas
4-3-8 4-3-9	Collaboration with Customers
4-3-10	Supporting Rebuilding Efforts through Considering Green Initiatives
4-3-11	Development of New Products Arising from the Great East Japan Earthquake
4-3-12	Supporting Reconstruction Efforts through Special Exhibition of Van Gogh's "Sunflowers"

Company name	Name of activity
Sompo Japan Nipponkoa Group	Milestones of Support for Victims of the Great East Japan Earthquake

<<Summary>>

● **Support in fiscal year 2011**

To live up to social expectations for P&C insurance companies, the Sompo Japan Nipponkoa Group established the countermeasure headquarters shortly after the Great East Japan Earthquake, as well as the local task force in charge of collecting information about damage and paying insurance in disaster affected areas.

In the hope of paying insurance to customers as soon as possible, more than 3,000 Group employees from across Japan were sent to the affected areas to facilitate prompt insurance payments along with the service centers engaged in general insurance payment.

Besides support through its core business, the Group has launched a wide variety of activities to support disaster victims, such as donating 120 million yen from Group employees, providing emergency supplies and personnel contributions, which include sending volunteers for debris removal, and organizing events to promote and sell local specialties from the affected areas, which intended to support victims, particularly farmers suffering from harmful rumors.

The Group instituted the Group's Volunteer Days to help Group employees continue their assistance activities, including collecting used books and CDs to donate the proceeds to NGOs/NPOs supporting disaster-hit areas.

For initiatives in and after fiscal year 2012, see the next page and onward.



Events promoting local specialties

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Recovery Support Using Employees' Skills

<<Summary>>

● **Employee Dispatch “Pro Bono” Program**

As the needs of the areas affected by the Great East Japan Earthquake have shifted from short-term volunteer relief activities to mid- to long-term recovery support, and the need for support from company personnel with superior management skills is increasing in the affected areas, we initiated a pro bono program in fiscal year 2012 to dispatch our employees to NGOs/NPOs working in the affected areas to support the recovery activities.

● **Fiscal year 2012: Employee Dispatch “Pro Bono” Program Highlight (1)**

Ten employees were dispatched to “CANNUS” during July to September 2012. CANNUS is a volunteer based organization specializing in nursery care, active in helping people affected by the earthquake living near Ishinomaki City, Miyagi Prefecture. The 10 self-appointed employees provided various skills and efforts while dispatched to CANNUS, such as analyzing data and establishing manuals to enhance activities and the quality of everyday operations.

CANNUS official website : <http://www.nurse.gr.jp/> (Japanese only)



Meetings with local staff

Company name

Name of activity

Sompo Japan Nipponkoa Insurance Inc.

Recovery Support Using Employees' Skills

<<Summary>>

- **Voice of Dispatched Employees**

"I felt the need to let other people in Japan know what the current situation of the disaster affected area is, how hard people are working for the recovery, and what issues need to be more aggressively addressed in the affected areas."

"The environment was totally different from our usual working environment. But I believe we could offer our skills, such as 1) the ability to produce a solution based on the understanding of customer needs, which we have developed through sales operations; 2) an attitude of attending carefully to the voice of customers, which we have acquired in insurance claim services; 3) techniques to enhance operational efficiency through data management, which we have gained from administrative work; 4) skills to create tools with a quantitative effect evaluation; and 5) creativity to propose ideas for developing external public relations tools.



Dispatched employees

Company name

Name of activity

Sompo Japan Nipponkoa Insurance Inc.

Recovery Support Using Employees' Skills

<<Summary>>

● Fiscal year 2013: Employee Dispatch "Pro Bono" Program Highlight (2)

Nine self-appointed employees were dispatched from July to October 2013 to the Fukushima Recovery Minamisoma Solar Agripark in Minamisoma City, Fukushima Prefecture, a project designed to provide local children with opportunities to experience and learn renewable energy and agriculture in a photovoltaic power plant and an agricultural factory. The dispatched employees engaged in various missions, including developing a system that enables continuous improvement the quality of work sheets used by children to ensure more effective learning; preparing documents for grant application; proposing ideas on how to expand solar panel owners; cultivating and listening to opinions of local partners; and planning and taking part in local events.

Minamisoma Solar Agripark official website : <http://minamisoma-solaragripark.com/english/>



Children leaning on site



Dispatched employees at work

Company name

Name of activity

Sompo Japan Nipponkoa Insurance Inc.

Recovery Support Using Employees' Skills

<<Summary>>

- Voice of Dispatched Employees

“When I went to the disaster affected areas to support insurance payments immediately after the Great East Japan Earthquake, I lost words at the sight of the tremendous damage caused by the disaster and felt that I should do something. This is why I decided to participate in the program.”

“I felt how difficult it is to find issues myself and make achievements in new assignments that are totally different from my ordinary duties. I also realized that speed and enthusiasm are the key to accomplishing something new.”

“It reconfirmed to me the importance of responding to the needs of each individual rather than just following customs and practices.”



Final report meeting to share achievements of the
Employee Dispatch Pro Bono Program

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Offering Care and Support in Affected Areas

<<Summary>>

● **Made in Sendai Preserved Flower Project**

The Made in Sendai Preserved Flower Project was launched in collaboration with Hibiya-Kadan, a Japanese florist, to help create a sense of community among victims of the Great East Japan Earthquake who live in temporary housing. Over the course of four seminars held between December 2012 and March 2013, residents at Okada Nishimachi Temporary Housing learned how to make preserved flowers under the instruction of a representative of Hibiya-Kadan. Sompo Japan Nipponkoa employees provided administrative support.

After the seminars, the participants formed their own organization and made 300 preserved flower products for Mother's Day for sale at Hibiya-Kadan stores and within Sompo Japan Nipponkoa's office building.



Learning how to make preserved flowers



Preserved flower named "Magokoro"
(Sincerity in Japanese)

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Offering Care and Support in Affected Areas

<<Summary>>

● **Puppet Shows in Kamaishi, Iwate Prefecture**

Sompo Japan Nipponkoa has Himawari Hall puppet theater on the Sompo Japan Nipponkoa Nagoya Building and undertaking social contribution activities through the collaboration with local Aichi Puppetry Center.

On March 2012, after a year from the Great East Japan Earthquake, Sompo Japan Nipponkoa organized puppet shows in Unosumai-cho, one of the hardest-disaster hit areas of Kamaishi City, Iwate Prefecture. The events were held in collaboration with the Aichi Puppetry Center, an NGO that operates the Himawari Hall puppet theater in Aichi, which is sponsored by Sompo Japan Nipponkoa. With the aim of cheering up children across the affected region, the puppet shows were also performed over a broader geographical area and performing venue in August 2012, March and August 2013, and March 2014. Audience also received handmade fabric balls and message cards made by volunteer employees of Sompo Japan Nipponkoa.



Puppet show at a kindergarten



Handmade gifts

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Collaboration with Customers

<<Summary>>

Using funds raised by contributions linked to the number of customers who selected a web-based insurance policy

● **Tohoku Social Entrepreneur Support Fund**

We have launched a fund jointly with the Public Resource Foundation for entrepreneurs who start a socially beneficial business in disaster-hit areas by utilizing local human resource, technology, nature, local products. Out of 79 applicants, 11 recipients were selected based on an evaluation of their business model's social benefits, viability, positive impact on local communities, and other criteria.

Over a year until December 2013, we provided support to ensure the launching of new social projects according to plan, through the provision of subsidies and consulting services.



First training seminar for fund recipients



Final presentation of the problem-solving workshop

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Collaboration with Customers

<<Summary>>

●“Learn to Create in Tohoku” Projects

We organized a series of programs under the banner of the “Learn to Create in Tohoku (northeast area of Japan, disaster-hit area)” projects in cooperation with an NGO, Japan for Sustainability. These included: 1) Learning Journey in Tohoku, where young people from Japan and abroad visited disaster-affected areas and met with local people; 2) Youth Leadership Development for Disaster Recovery, a leadership program for young people who are working hard to rebuild Tohoku; and 3) Tohoku Kids’ Performance for the Future, a musical play performed in Setagaya, Tokyo by children from disaster-hit areas.



Learning Journey



Tohoku Kids’ Performance for the Future (photo by Mr. Joe Takano)

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Supporting Rebuilding Efforts through Green Initiatives

<<Summary>>

● **Supporting Low-Carbon Reconstruction Projects**

To support efforts for early reconstruction and eco-friendly community development in areas affected by the Great East Japan Earthquake, we utilized the J-VER(*) scheme and purchased Offset Credit units generated by projects organized in quake-struck areas. In collaboration with the Japanese Ministry of the Environment (MOE), a public nomination process was held to identify candidate projects chosen according to level of disaster-related damage, impact on job creation and local economic revitalization, and other predetermined criteria.

The total amount of carbon emissions offset by the projects was 10,000t-CO₂, one of the largest offset amounts in Japan (as of end of August 2013).

(*) J-VER: Japan Verified Emission Reduction, Japan's carbon offset credit system, under which credits generated through the reduction or absorption of CO₂ by MOE-approved domestic projects are sold as offset credits.



J-VER projects signing ceremony

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Development of New Products Arising from the Great East Japan Earthquake

<<Summary>>

● **Radioactive Decontamination Liability Insurance**

The nuclear power plant accident that followed the March 11, 2011 earthquake is still affecting radioactivity levels in extensive surrounding areas. A number of municipalities are working to minimize the contamination. To support such operations, the Japanese government announced on April 1, 2013 a subsidy program that requires recipient municipalities to carry third party liability and physical damage insurance for the decontamination sites.

In response, Sompo Japan Nipponkoa released a new dedicated insurance product in May 2012. The new insurance, covering liabilities arising from accidents during decontamination operations, fully meets the qualification requirements for the national subsidy program. Sompo Japan Nipponkoa will continue to contribute to radioactive decontamination efforts, one of a pressing task in the wake of the Great East Japan Earthquake.

● **Stranded Commuter Insurance for Local Governments**

The Tokyo Metropolitan Government (TMG) on April 1, 2013 enacted an ordinance that specifies required actions to manage the estimated 5.17 million “stranded commuters” would be created in the incident of a devastating earthquake striking Tokyo. In this situation, such commuters may be tempted to try to walk home, resulting in a massive crowd, which not only poses a risk of personal injury due to collapsing buildings but could also potentially hinder access by emergency responders. To discourage this, the TMG established ordinance requires temporary shelters be made available for those who would otherwise be out on the streets. TMG has implemented additional measures to alleviate the financial burden on businesses called on to provide such temporary shelter facilities.

In response, Sompo Japan Nipponkoa in April 2013 launched the industry’s first insurance product that covers a local government’s subsidization of such temporary shelters for stranded commuters. The company believes this product will help save lives and provide safety in the event of a catastrophic earthquake.



Shinjuku Station, Tokyo on the day of
the Great East Japan Earthquake

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Supporting Reconstruction Efforts through Special Exhibition of Van Gogh's "Sunflowers"

<<Summary>>

● **Bring People a Joy Through Vibrant Van Gogh's "Sunflowers"**

As part of the support efforts to recover from the Great East Japan Earthquake, we lend out Van Gogh's "Sunflowers" in Sompo Japan Nipponkoa's collection to the special exhibition held at The Miyagi Museum of Art from July 15th to August 31st.

There are seven Vincent van Gogh's "Sunflowers" masterpieces dating to his Arles Period in the world and one of the work can only be seen in Japan at our Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art's permanent exhibition. As a general rule, this "Sunflower" masterpiece cannot be lend out to the other museums due to the difficulties in conservation management. However, as part of the reconstruction support, we decided to lend out our "Sun Flowers" for the first time to Tohoku district (north east side of Japan) with a hope to bring brightness and courage to the disaster affected area through the masterpiece of Van Gogh who sought bright colors in Arles, South France.



The opening ceremony



Van Gogh's "Sunflowers" Special Exhibition
at The Miyagi Museum of Art

Social Contribution through Foundations

The five foundations of the Sompo Japan Nipponkoa Group strive to contribute to society in collaboration with NGOs/NPOs, civil society organizations, government agencies, and a number of other stakeholders.

4-4-1 4-4-2	Sompo Japan Nipponkoa Fine Art Foundation (Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art)
4-4-3 ~ 4-4-5	Human Resources Development for Environmental Protection—Sompo Japan Nipponkoa Environment Foundation
4-4-6 4-4-7	Supporting Activities and Researches for Social Welfare—Sompo Japan Foundation
4-4-8	Supporting the Welfare of Seniors—Nipponkoa Welfare Foundation
4-4-9	Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School –Sompo Japan Nipponkoa Smile Kids Foundation

Company name	Name of activity
Sompo Japan Nipponkoa Fine Art Foundation	Sompo Japan Nipponkoa Fine Art Foundation (Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art)

<<Summary>>

The Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art was opened on the 42nd floor of Sompo Japan Nipponkoa's headquarters building in Nishi-Shinjuku, Tokyo in 1976. The museum is operated by the Sompo Japan Nipponkoa Fine Art Foundation, and in addition to hosting various exhibitions, it also supports budding artists and promotes art appreciation in school education. The museum is well-known as the only museum in Japan that has Van Gogh's Sunflowers, which was added to its permanent collection in 1987. Offering a spectacular view of central Tokyo from the 42nd floor as well as marvelous works of art, the museum welcomed its 5.13 millionth visitor in 2013, 37 years after its establishment.

Company name	Name of activity
Sompo Japan Nipponkoa Fine Art Foundation	Sompo Japan Nipponkoa Fine Art Foundation (Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art)

<<Summary>>

● **Interactive guided tours of the museum for elementary and junior high schools**

To promote opportunities to view art as part of school education, the foundation offers interactive guided tours of the museum for elementary and junior high schools, mainly those in its local Shinjuku Ward of Tokyo. In fiscal year 2013, 29 elementary schools and 7 junior high schools participated in this program, which encourages students to share their own thoughts and opinions with volunteer tour guides and thereby develop an appreciation of the artworks.

Currently, 59 volunteer guide staff are undertaking activities. First they participate in the art class of each schools to interact with children. Then, at museum, they gather same group children who they had previously contact at school in order to hear their true voices. This activity was awarded communication art section of the Mécénat Award 2013. Furthermore, the museum hosts one day art program for promoting communication with general public.



Museum tour for children to develop their appreciation of art



The company received a 2013 Mécénat Award for its promotion of interactive art appreciation

Company name	Name of activity
Sompo Japan Nipponkoa Environment Foundation	Human Resources Development for Environmental Protection–Sompo Japan Nipponkoa Environment Foundation

<<Summary>>

Human Resources Development for Environmental Protection–Sompo Japan Nipponkoa Environment Foundation

● Major Activities

Sompo Japan Nipponkoa Environment Foundation offers various human resources development programs under its slogan, fostering people who plant trees.

Sompo Japan Nipponkoa Environment Foundation: <http://www.sjef.org/> (Japanese only)

● CSO (Civil Society Organization) Learning Scholarship Program

Sompo Japan CSO Learning Scholarship Program was launched in 2000 with the aim of sending university and graduate students each year to civil society organizations (CSOs; organizations encompassing NGOs/NPOs), to provide young people with opportunities to work together with CSO staff during eight-month internships, think about environmental issues, form an ideal vision of civil society, and gain a broader perspective as a member of society.

Under this program, which is implemented in the Kanto and Kansai regions and Aichi and Miyagi prefectures, approximately 60 students participate in intern activities at approximately 40 CSOs for 150 to 200 hours in total each year. Participating students in each region/prefecture meet every month during internships to report their activities and discuss what they have learned from the program.

In order to support their active involvement in CSOs' initiatives, the intern students receive a scholarship of 800 yen per hour for their activities, as well as transportation expenses for commuting. A part of these funds is raised through the Sompo Japan Nipponkoa Chikyu (Earth) Club Social Contribution Fund, which is financed by our employees who have agreed that a certain amount of money (the amount of one unit of contribution is 100 yen) is deducted from their monthly salaries. These voluntary donations from individual employees serve as an important financial source for human resources development in the area of environmental protection.

The total number of students who completed the internships since the launch of the program exceeded 780 in fiscal year 2013. In recent years, a growing number of program alumni are choosing careers in environmental or social fields, such as environmental departments of national or local governmental organizations, environmental NGOs/NPOs, and food and agricultural corporations/organizations.

CSO (Civil Society Organization) Learning Scholarship Program (Sompo Japan Nipponkoa Environment Foundation): <http://www.sjef.org/internship/index.html> (Japanese only)



Training camp for nationwide participating students



Students working in a paddy field

Company name	Name of activity
Sompo Japan Nipponkoa Environment Foundation	Human Resources Development for Environmental Protection–Sompo Japan Nipponkoa Environment Foundation

<<Summary>>

● **Public Seminars on the Environment**

Public Seminars on the Environment have been organized annually since 1993 in cooperation with the Japan Environmental Education Forum (JEEF) for the purpose of leading the general public to become aware of and understand environmental issues and encourage them to take action in their own ways to help solve those issues.

The program was a pioneering model of a partnership between an NGOs/NPOs and a corporation, and the unique seminars of the program attract a wide range of participants including company employees, staff from NGOs/NPOs, local government personnel, students, and homemakers. As of the end of fiscal year 2013, the total number of participants was approximately 17,500, while the total number of seminars held was 351. Wide range of topics were covered, including nature protection, climate change, biodiversity, dietary education, and environment education. In addition to classroom seminars, the program also offers more practical field seminars as opportunities to experience nature.



The Public Seminars on the Environment program with a history of 20 years



Field seminar: Cruising around Edo Town

Company name	Name of activity
Sompo Japan Nipponkoa Environment Foundation	Human Resources Development for Environmental Protection–Sompo Japan Nipponkoa Environment Foundation

<<Summary>>

● **Sompo Japan Nipponkoa Environment Foundation**

Publication of a Book *How Should We Adapt to Climate Change Risks?*

The foundation published a compilation of research results in the form of book in March 2014 through Kinzai Institute for Financial Affairs. The book introduces research findings and issues concerning the effects of climate change as well as theoretical approaches for promoting adaptation, while providing many case studies and proposing adaptation measures.

Symposium on Business and Environment

On February 2014, the foundation organized a symposium at the Sompo Japan Nipponkoa Head Office in commemoration of the publication of the book and the 20th anniversary of the Public Seminars on the Environment. Dr. Shuzo Nishioka, Senior Research Advisor, Institute for Global Environment Strategies (IGES), who also chaired the Environmental Research Group, made a keynote speech titled “20 Years of Climate Change–What Has Changed? Why Has It Not Changed” before an audience of approximately 130 people.

● **Financial Support for Environmental Protection Activities**

Each year the foundation financially supports approximately 10 environmental protection projects conducted by NGOs/NPOs in various communities.

● **Financial Support for Research Projects**

Each year the foundation financially supports approximately five PhD candidates in their research projects in the areas of the humanities and social sciences.



How Should We Adapt to Climate Change Risks? published by the foundation



The symposium attracted a wide range of participants

Company name	Name of activity
Sompo Japan Foundation	Supporting Activities and Researches for Social Welfare–Sompo Japan Foundation

<<Summary>>

Supporting Activities and Researches for Social Welfare–Sompo Japan Foundation

● Major Activities

Sompo Japan Foundation, established in 1977, provides financial support for NGOs/NPOs and other organizations that play a leading role in the field of social welfare. Such support is primarily used to help them purchase automobiles, strengthen their organizational and operational foundation, and promote social welfare activities in overseas countries. The foundation also recognizes promising young and mid-level academics working in the field of social welfare with its Sompo Japan Foundation Award. The foundation thus helps enhance the social welfare environment both at home and abroad by supporting practices and researches of social welfare.

● Support for Purchase of Automobiles

Since 1999, the foundation has financially supported organizations engaging in welfare activities for people with disabilities that need to purchase automobiles.

In fiscal year 2013, the foundation invited applications in eastern Japan and selected nine organizations. Automobiles that these organizations purchased help them expand the geographical area and scope of their activities and have led to the increase in income of people with disabilities and in the number of users of their welfare services.



Support for purchase of automobiles

● Support for Strengthening Organizational and Operational Foundation of NGOs/NPOs

In 2004, the foundation started to provide financial support for strengthening the organizational and operational foundation of NGOs/NPOs that render welfare services to communities.

Fiscal year 2013 saw the introduction of a new program that subsidizes expenses required for organizations to acquire approval as NPO corporations. Under this new program, as well as under existing programs for strengthening organizational and operational foundation, financial support was provided to 39 organizations in total. The foundation thus upholds the development of high-quality, sustainable NPO corporations that play a key role in their respective communities.



Support for strengthening organizational foundation of NGOs/NPOs

Company name	Name of activity
Sompo Japan Foundation	Supporting Activities and Researches for Social Welfare–Sompo Japan Foundation

<<Summary>>

● **Support for Overseas Welfare Activities**

The foundation has supported NGOs/NPOs in the field of social welfare in ASEAN countries since 2010.

In fiscal year 2013, financial support was provided to three organizations, which are promoting respectively a sports program for people with autism (Singapore), repair of children's empowerment centers in slums (The Philippines), and a café project intended to support social engagement and employment of people with disabilities (Thailand).



Support for overseas welfare activities

● **Sompo Japan Foundation Award**

The foundation has awarded the Sompo Japan Foundation Award to outstanding academic literature in the field of social welfare since fiscal year 1999.

In fiscal year 2013, the award was given to a paper by Dr. Jiro Mizushima, professor of the Faculty of Law and Economics, Chiba University, entitled “Reversing Movement in Welfare Nation–Light and Shadow of the Dutch Model.” A lecture by Dr. Mizushima and a symposium were also organized in July 2013 in commemoration of the award and prize winning speech was given by Ms. Yukiko Taniguchi, a former award winner.



Sompo Japan Foundation Award



Symposium and prize winning speech on July 2013

Company name	Name of activity
Nipponkoa Welfare Foundation	Supporting the Welfare of Seniors—Nipponkoa Welfare Foundation

<<Summary>>

● **Major Activities**

Nipponkoa Welfare Foundation, established in 1991, provides financial support to networking events and learning programs intended to help reduce the stress of family caregivers caring at home for senile dementia patients, and improve their caregiving skills. It also offers scholarships each year to 10 students who are studying to become certified care workers at two-year vocational schools.

The foundation also provides financial support for gerontology research, particularly in the social sciences. It also conducts its own research activities through its Institute for Social Gerontology and actively shares its findings at academic conferences as well as offering practical recommendations on post-retirement social activities, socially isolated seniors, and other issues via press conferences and lecture events.

Nipponkoa Welfare Foundation official website: <http://www.nipponkoa-wf.or.jp/>

● **Support for Networking and Learning of Family Caregivers for Senile Dementia Patients in fiscal year 2013**

In fiscal year 2013, the foundation collaborated with Alzheimer's Association Japan (AAJ) to provide financial support for networking events and learning programs held at AAJ's 31 branch offices across the country. These events and programs attracted 907 participants comprised mainly of family caregivers caring for those with senile dementia, and helped them reduce their stress and improve their caregiving skills through training by doctors, nurses, and other medical experts.



Networking event held at AAJ's Yamanashi Branch

● **Gerontology Research in fiscal year 2013**

The Institute for Social Gerontology of the foundation is working on joint research with the University of Hong Kong and the National University of Singapore concerning international comparison of ease of walking and senior people's walking practices in three cities in Asia—Tokyo, Hong Kong, and Singapore. In Tokyo, the institute has conducted interviews with senior people in Tokyo to find out their walking practices with the cooperation of the ward office and the cities' senior centers.



Comparative investigation conducted concerning the health conditions of seniors in Tokyo

Company name	Name of activity
Sompo Japan Nipponkoa Smile Kids Foundation	Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School –Sompo Japan Nipponkoa Smile Kids Foundation

<<Summary>>

● **Major Activities**

Sompo Japan Nipponkoa Smile Kids Foundation, established in 2011, operates a nursery school on the first floor of a building owned by the company in Bunkyo Ward, Tokyo. The Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School, which is accredited as meeting the government standards, accommodates 60 children up to the age of five, whose parents are residing in Bunkyo Ward and both working. The nursery school provides its charges with stimulating activities such as indoor fun and games. On sunny days, neighborhood walks through local green areas including big parks and long row of cherry blossom trees along a Kanda river. The children also enjoy snacks and lunches prepared by nutritionists and take parts in seasonal events including sports events and outings, etc.

The nursery school organized open events such as summer and fall festivals and a traditional New Year mochi (rice cake) pounding event with the collaboration of local neighborhood associations for not just its enrolled children but also for all families with young children in the community.

The nursery school also offered a variety of learning opportunities such as a program that allows children to learn “numbers” and “characters” while having fun, scientific experiments, music classes, physical education, and a periodical session for reading English picture books to children. Efforts were also made to improve the working environment of childcare workers, and this led us to be recognized by the Tokyo Metropolitan Government as a company working earnestly to promote work-life balance. Together with highly motivated childcare workers, the nursery school will continue striving to provide even better care for children, support childrearing of parents in the community, and gain the favor of local residents.



Children celebrating the Japanese traditional Girl's Festival with their hand-made dolls

The Puppet Theater “Himawari Hall”

The Himawari Hall puppet theater opened on the 19th floor of the Sampo Japan Nipponkoa Nagoya Building in October 1989. Since then, the theater has been operated by the local Aichi Puppetry Center with collaboration with the Sampo Japan Nipponkoa Group, and has played a role in promoting culture and contributing to the community. Recently the theater has organized tours around the country to provide performances, particularly for children affected by the Great East Japan Earthquake, wishing to bring hope and smiles.

4-5-1

The Puppet Theater “Himawari Hall”

4-5-2

**Disaster Preparedness Education through Puppet Show
“Inamura no Hi”**

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	The Puppet Theater "Himawari Hall"

<<Summary>>

The Himawari Hall puppet theater has been jointly operated by the local NPO Aichi Puppetry Center and the Sompo Japan Nipponkoa Group since its opening in 1989. The theater has organized a wide variety of events that draw national attention, such as puppet performances, seminars, workshops, the Puppet Festival, and script competition, in the area where puppet shows are very popular.



Puppet Theater "Himawari Hall"

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Disaster Preparedness Education through Puppet Show "Inamura no Hi"

<<Summary>>

"Inamura no Hi" (Fire on stacks of rice straw) is a folk tale based on a true story of a village headman who saved villagers from a tsunami, which he became aware of following the Ansei Great Earthquake in 1854, by putting his precious stacks of rice straw on fire to alert people to the danger. Employees who experienced the Great Hanshin Earthquake encouraged a puppet theater company in Shizuoka Prefecture to adapt the tale into a puppet performance, and launched the "Puppet Show Project Inamura no Hi" in June 2003. The show has since been performed over 41 times across Japan, communicating the preparedness for an earthquake and tsunami and the importance of life to more than 9,890 parents and children (as of the end of fiscal year 2010).



Puppet Show "Inamura no Hi"

Respect Human Rights and Promoting the Development of Human Resource and Diversity

Building resilient organizations through Human Resources Development

While striving to raise employee awareness of the importance of professional development, the Sampo Japan Nipponkoa Group puts a great deal of effort into developing personnel who are both willing to contribute to society and capable of addressing diverse customer needs. The Group sets Group Personnel Vision to promote the improvement of our workforce.

5-1-1	Reinforcement of Human Resources
5-1-2	Development of a Globally Competitive Workforce
5-1-3	SJNK Global University
5-1-4	Training for Management
5-1-5	SJNK EXPO 2014—Support for Students Seeking Job Opportunities
5-1-6	Summer Internship and Special Internship—Support for Students Seeking Job Opportunities
5-1-7	Plus Café—Support for Students Seeking Job Opportunities

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Reinforcement of Human Resources

<<Summary>>

To create a strong team made up of capable, attractive personnel and establish ourselves among customers as the most highly evaluated P&C insurance company, Sompo Japan Nipponkoa is promoting the following three priority issues in fiscal year 2014: enhancement of management skills, promotion of female employee engagement, and development of globally competitive human resources.

Sompo Japan Nipponkoa strives to undertake life long human development mainly based on the Group Personnel Vision as well as the portrait of our “ideal employee” through their cycle of work – personnel evaluation – compensation – career development – training and education. We provide the opportunities for self development and support system at company wide level.

● **Skill development support**

With an aim to support self development of our workforce, the SJNK Professional College is available for employees as our internal corporate education program to refine their abilities and skills. The program consists of various trainings for different levels of employees, such as open training, an e-learning course, external correspondence course, and others, providing various skill development opportunities.



New recruit training

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Development of a Globally Competitive Workforce

<<Summary>>

The Sompo Japan Nipponkoa Group is confronted with increasingly challenging international competition in global markets, including in emerging economies. It is therefore essential that we develop globally competitive personnel with the ability and motivation to carry out missions in the global arena, to understand and accept different cultures, and to communicate effectively in a multicultural work environment.

Sompo Japan Nipponkoa positions the increase in both the quantity and quality of globally competitive personnel as a priority issue. As such, in fiscal year 2012, the company established the Global Human Resources Development Group for the purpose of developing workforce that can compete effectively on the global basis.

Major Actions

● **Founding of SJNK Global University**

The SJNK Global University is a program launched in fiscal year 2012 to develop future management personnel both in Japan and abroad. The program consists of customized training provided in cooperation with the National University of Singapore's Business School and on-the-job training at overseas Group companies. Through this program, trainees gain sophisticated management knowledge and have hands-on experiences to put it into practical use opportunities.

● **Improvement of Language Skills**

Language skills are essential in an international work environment. To help employees improve their language skills, a global human resource support course was introduced in fiscal year 2010. In addition to this, we make efforts to encourage employees to take the TOEIC IP, an internal English language test, or the Test of Chinese Proficiency, as well as provide various general programs to help all employees with language learning. These programs include an English skills contest in which teams of employees compete against each other to show how much they have improved their English, as well as an overseas work program for employees with a certain level of language skills to gain cross-national and multi-cultural experience.

SJNK Global University



Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	SJNK Global University

<<Summary>>

COMMENT (by a participant of SJNK Global University)

What I learned at SJNK Global University

I received group training at the National University of Singapore for one month and worked on loan at a financial institution in the United Arab Emirates (UAE) in the Middle East for 11 months before returning to Japan in October 2012.

In Singapore, I learned the importance of having a macro perspective to ensure continuous corporate activities.

The most inspiring lecture was on marketing, where I learned the importance of maintaining a mid- to long-term relationship with customers and establishing their trust, rather than simply relying on price reductions to win competition.

In the UAE, oil production generates significant revenue and attracts many workers from abroad. In fact, 80% of people living in this federation of Islamic states are from other countries in the Middle and Near East, North Africa, South Asia, Philippines, and other regions.

This diversity can also be seen in the region's financial institutions. Employees at the company I worked for comprised 28 nationalities, with me being the only Japanese. However, although the employees' nationalities and cultures were diverse, their basic ideas were the same. This made me realize that insurance had already become a global business.

Unlike the manufacturing industry, the insurance business deals with intangible products. My experiences at this Global University have made me aware that each employee's individuality and courage to challenge new domains will form the company's own culture, and that this culture will eventually lead us to secure high evaluation from customers. Based on this belief, since my return to Japan, I have been trying hard to reflect my personality in every work task I engage in.

Satoshi Hirooka
Deputy Manager, Overseas Business Planning Department
Sompo Japan Nipponkoa



Satoshi Hirooka at the
company where he worked
on loan

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc. Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	Training for Management

<<Summary>>

Reinforcing the management capabilities of managers is essential if they are to reform the behaviors of their staff members and maximize their efficiency and productivity in order to lead them to new heights. We have various programs in place to strengthen our managers' abilities, particularly the ability to develop personnel, enhance workplace communication, and improve the work environment.

Major training programs of Sompo Japan Nipponkoa

- Training for newly appointed managers
- Follow-up training for managers in their second year
- A test to ensure that all managers possess basic knowledge and are familiar with the rules
- New company management training
- 360-degree evaluation
- HR Development Master

Sompo Japan Nipponkoa Himawari Life, our life insurance affiliate, sets its own mid-term management goals to improve its human resource capabilities. In fiscal year 2013, Himawari Life provided all of its managers, who play a key role in human resource development, with training to enhance their management skills in order to raise their awareness of the importance of human resources and increase their necessary knowledge. The company also ensures that the improvement of human resource capabilities is included in managers' annual goals every year so that attention is paid to human resource development at all times as part of the company's corporate culture.



Follow-up training for managers in their second year

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	SJNK EXPO 2014—Support for Students Seeking Job Opportunities

<<Summary>>

As one of our projects to support students seeking job opportunities with Sompo Japan Nipponkoa, the company organized a two-day special event in which students were able to choose their areas of interest.

There were six areas, each offering different programs, including: a Basic Area where the company's basic information was provided; a Global Area where the company's overseas business strategy was presented; a Session Area where students had a round-table talk with employees from various functions; a Gate Area where students were provided an opportunity to meet prospective employees who had been given informal assurances of employment and ask questions regarding how they had achieved that success; a Special Area where an external lecturer gave a special lecture on job hunting activities; and a Shining Area where various diversity promotion programs and measures, as well as examples of female employees working actively in the company, were introduced. The event attracted approximately 3,000 students over the 2 days.



SJNK EXPO 2014

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Summer Internship and Special Internship—Support for Students Seeking Job Opportunities

<<Summary>>

The Summer Internship and Special Internship were offered between August 2013 and February 2014 as programs aimed at supporting students seeking job opportunities and assisting their career development.

The concept of the Summer Internship is to provide beneficial opportunities for students' future work and life as members of society. The program goes beyond simply providing information on the industry, company and work; it stretches farther out to include sharing basic knowledge about the P&C insurance industry, teaching business etiquette, providing an opportunity to experience risk consulting practices, and holding a presentation contest.

The Special Internship was implemented in the autumn and winter to allow students to have more hands-on experience in the insurance business with regard to production division, insurance claims division, and head office administrative units. This program was intended to provide participants with an opportunity to feel how rewarding work can be, to think about the meaning of work, and to utilize the experiences gained for their future growth. After completion of the five-day program, many students expressed their satisfaction with the program, which, they explained, allowed them to experience actual work and to gain a lot of insights through learning many new things, and proved very beneficial for their future job hunting and career designs.



Summer Internship and Special Internship

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Plus Café—Support for Students Seeking Job Opportunities

<<Summary>>

The Plus Café program was implemented between December 2013 and February 2014 as a place for students seeking job opportunities to talk with employees who have diverse careers as well as prospective employees with informal offer of employment in a café-like casual environment.

The concept of the program is to create a comfortable atmosphere that encourages students to ask various questions. The program aims to eliminate students' concerns about their future career by answering their questions and give them an idea of what work will be like to work in Sompo Japan Nipponkoa.

At the employee booth, employees talked about P&C insurance business and how to work in the industry, while at the prospective employee booth, prospective employees offered advice on how to choose a company and know-how of the job seeking activities. On display were entry sheets filled out and used by prospective employees for various industries, a collection of job interview questions and answers, and other materials useful for job seeking activities; all were received favorably by students.

The program attracted approximately 7,000 students in total.



"Plus Café"

Respect Human Rights and Promoting the Development of Human Resource and Diversity

Diversity & Inclusion

Having a diverse workforce is more important than ever for companies striving for continued growth as a widely respected company at a time when lifestyles are becoming more diverse as a result of the declining birth rate, aging population, and globalization. The Sompo Japan Nipponkoa Group promotes diversity and inclusion in the workplace and respect for different views, values, and personal approaches.

5-2-1	Building up the Most Motivated and Skilled Workforce in Japan
5-2-2	Establishment of Sompo Japan Nipponkoa Group Diversity Promotion Headquarters
5-2-3	Mentoring System
5-2-4	Female Employee Engagement
5-2-5	Support for Non-Japanese Employees
5-2-6	Employment of People with Disabilities
5-2-7 5-2-8	Work-Life Balance
5-2-9	Family Day— A Day for Deepening Families' Understanding of the Workplace

Company name	Name of activity
Sompo Japan Nipponkoa Group	Building up the Most Motivated and Skilled Workforce in Japan

<<Summary>>

The Sompo Japan Nipponkoa Group is striving to develop a working environment and personnel management programs that are instrumental in achieving our goal of building Japan's most motivated and skilled workforce based on the four principles of the Group Personnel Vision: Action and Achievement; Impartiality and Fairness; Openness; and Diversity.

● **Working Environment**

The Group respects the sense of values and working styles of employees, which may be as diverse as pursuing higher career goals, seeking a rewarding experience from work, or desiring to feel fulfilled in both work and private life; and is endeavoring to create a work environment that allows each employee to work energetically according to their style. To be more specific, we are offering a greater number of opportunities for both male and female employees to work on new challenges, and increasing support for childbirth and child rearing among many other measures, to enhance employee engagement and make the workplace more comfortable to work in. We are also actively converting non-regular to regular employees as a way to further improve employee motivation and help stabilize employment.

● **Personnel Management Programs**

The Group's personnel system focuses on the employees ability only, regardless of their nationality, gender, age, or the company that employees worked for previously, to ensure that remuneration and promotion are based on the level of performance in each role. Our personnel management programs include the in-house job posting program, which makes it easy for employees to apply for transfers to their desired different departments. With this program, it is possible even for general area staff (a position for an employee in which the location of residence in principle does not change because of a job transfer) to apply for temporary work outside their designated area. To support the self-directed and autonomous career development of each employee, we have also introduced the Dream Ticket Program, under which employees who meet certain criteria can apply for transfer to a position of their choice. These programs are aimed at encouraging employees to actively pursue their desired positions by fully leveraging the knowledge and skills acquired in the course of their work and self-improvement activities.

Company name	Name of activity
Sompo Japan Nipponkoa Holdings Inc.	Establishment of Sompo Japan Nipponkoa Group Diversity Promotion Headquarters

<<Summary>>

Sompo Japan Nipponkoa Holdings regards diversity as an important part of its management strategy, and established the Diversity Promotion Headquarters in October 2013.

Sompo Japan Nipponkoa, the core P&C insurance company of the Sompo Japan Nipponkoa Group, established a dedicated unit to promote female employee engagement. By making diversity a Group wide issue through the establishment of the Group Diversity Promotion Headquarters, we will reflect the views of female employees and other diverse employees with regard to various services available from the Group in order to offer the highest possible quality products for the security, health and wellbeing of our customers to meet their wide-ranging needs.

Our slogan is “Diversity for Growth,” which expresses our intention to translate diversity into a drive for growth. Headquarters is promoting diversity across the Group with a main focus on (1) developing products and services, as well as implementing measures, that reflect women’s sensitivity;
 (2) increasing the percentage of women in managerial positions in the Group to over 10% by the end of fiscal year 2015 and over 30% by the end of fiscal year 2020;
 (3) introducing a mentoring system for female employees; and
 (4) allocating non-Japanese employees to the suitable workplace and facilitate interaction.

As a “bottom-up” approach in the promotion of diversity, a promotion representative is appointed by the headquarters of each Group company and takes charge of planning measures to renew female employees’ awareness and change the Group’s culture and systems.



“Diversity for Growth” logo



Members at the time of founding of the Diversity Promotion Headquarters

Company name	Name of activity
Sompo Japan Nipponkoa Holdings Inc.	Mentoring System

<<Summary>>

Sompo Japan Nipponkoa Holdings introduced a mentoring system throughout the Group from October 2013. Under this system, a superior other than a reporting line is appointed as a mentor for each employee to regularly support in solving problems regarding mentee's career development on an on-going basis. In fiscal year 2013, 50 executives and general managers became mentors to 94 female managers. Mentors support to create a culture that helps develop women's career growth and encourages to raise their aspirations to meet new challenges.

The system has proved effective—not only in motivating mentees to pursue a career—but also for mentors in realizing what they need to manage female employees.

【Column】 Recognition by External Organizations

On March 3, 2014, Sompo Japan Nipponkoa was selected as a winner of the Diversity Management Selection 100 awards sponsored by the Ministry of Economy, Trade and Industry, Japan. The company has been promoting diversity as an essential component of its management strategy as well as part of its efforts to establish its position among customers as the most highly evaluated service company. The company has been focusing on the following three main activities: renewing employee awareness continually using both top-down and bottom-up approaches; realizing work-life balance by allowing for diverse work styles, employment patterns, and work locations; and supporting employees' career development by creating an environment that allows employees to pursue their career goals and leverage their capabilities as well as by providing various support measures.

Sompo Japan Nipponkoa also received the 2013 J-Win Diversity Basic Achievement Award from the nonprofit organization, the Japan Women's Innovative Network (J-Win). J-Win has presented Diversity Awards each year since 2008 to companies that actively promote diversity. The awards are given to companies making the greatest strides to promote the advancement of diversity, promote diversity and inclusion as part of their management strategy, drive female employee engagement as a priority issue, build appropriate implementation systems, and take a proactive approach to continuously develop female leadership. Sompo Japan Nipponkoa will continue to actively promote diversity to further enhance its corporate value.



Award ceremony of the 2013 J-Win Diversity Awards



Award ceremony of Diversity Management Selection 100

Company name	Name of activity
Sompo Japan Nipponkoa Group	Female Employee Engagement

<<Summary>>

The Sompo Japan Nipponkoa Group became a signatory to the Women's Empowerment Principles (WEPs) in June 2012. The WEPs are a set of international principles given in the form of seven steps for companies and other private sector organizations to follow in order to advance women in the workplace and empower women (promote self-reliance among women and support actions to help them achieve their goals). The Group supports the objectives and will continue to strive to create open and vibrant working environments and promote women's participation in business as well as draw broader public attention to the importance of diversity.

● **Appointment of Female Employees to Managerial Positions**

The Group is striving to enhance female employee engagement by setting a goal of increasing the percentage of women in managerial positions to more than 10% by the end of fiscal year 2015.

To develop a career pipeline for women, various training programs have been implemented for women in management, middle management, and junior level positions, including management class, preparatory management class, and career development training for General area staff (a position for an employee in which the location of residence in principle does not change because of a job transfer). The management class is a one-year program designed to provide motivation and necessary skills to female employees who are selected as candidates for department, office, or company management positions. Some of the "graduates" of the class have already been promoted to department or office managers.

● **Sales Offices Comprising Mainly Female Staff**

In April 2012, Sompo Japan Nipponkoa established 18 sections and affiliates with sales offices whose staff are mostly composed of female employees. Four of these sections consist entirely of women, including those in managerial positions. In fiscal year 2014, the total number of these sales offices increased to 54. Over approximately 470 female employees are currently assigned to these sales offices and engage in sales activities by leveraging their unique perspectives and ideas. Female sales employees' unique skill set allows them to successfully address diversified customer needs, so they are rated highly by customers and agencies alike.

Final presentation at the women's management class



Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Support for Non-Japanese Employees

<<Summary>>

To maintain successful global operations, it is important for the Sompo Japan Nipponkoa Group to support non-Japanese employees and create and foster an international corporate culture.

Sompo Japan Nipponkoa is developing an international work environment by actively hiring non-Japanese employees both in Japan and for its overseas operations. The number of international recruits is increasing, and they are working enthusiastically in their respective workplaces.

The company also organizes a Global Diversity Meeting every year for the purpose of helping to develop a global mindset among its employees. In fiscal year 2013, the meeting was held in two parts. In the first part, a seminar entitled “Global Mindset: First Step toward Developing a Global Perspective” was conducted to provide the basic knowledge necessary to develop a global perspective and an opportunity for each participant to understand his/her level of global mindset. In the second part, employees held discussions in small groups in English with local staff invited from overseas offices of the Group. Through these activities designed to nurture a global mindset among employees, we aim to make our Group even more globally competitive.



Global Diversity Meeting

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Employment of People with Disabilities

<<Summary>>

Many companies as a matter of course are beginning to employ people with disabilities and value their individual contributions. Sompo Japan Nipponkoa also attaches great importance to creating a work environment that allows people with disabilities to reach their full potential, and organizes recruitment activities throughout Japan.

The company interviewed 33 supervisors who manage employees with disabilities on their team and reported their best practices in *Diversity News*, a monthly newsletter, to share information on how to work with physically challenged employees. The company has also prepared a manual for managers, while making sure that an assistant for employees with disabilities is appointed at each workplace to provide necessary support according to the degree of disability.

Company name	Name of activity
Sompo Japan Nipponkoa Group	Work-Life Balance

<<Summary>>

To improve the quality of employee output, it is essential to focus not only on skill development but also on the physical and mental health of each employee. Good physical and mental health and a fulfilling private life are the foundation of a dynamic workforce. A dynamic workforce means a vitalized company, which is why the Sompo Japan Nipponkoa Group attaches great importance to the realization of work-life balance.

● **System Supporting Employees during Pregnancy, Post-childbirth and Childcare**

We provide various types of leave and flexible work style options, such as maternity leave, childcare leave, and reduced working hours for parents in order to support employee efforts to balance their work and family life. Parents can take advantage of shorter working hours, for example, in several shift patterns until the child completes the third grade of elementary school. Short-term childcare leave has also been turned into a form of paid leave, making childcare leave easy to take for both male and female employees.

● **Support for Employees on Childcare Leave**

A forum is organized every year to support the smooth reinstatement of employees who have taken childcare leave in Tokyo, Nagoya, Osaka, and Fukuoka. In fiscal year 2013, the forum became available for all Group companies and was attended by a total of 389 employees nationwide. In addition to employees who have taken a long leave of absence to raise their children, their supervisors and colleagues also attend the forum to deepen their understanding of reinstatement issues and assuage the concerns of those taking leave. It is also ensured that information regarding our important policies is communicated to employees on childcare leave and that a correspondence training course that can be undertaken at home is provided.

● **Support for Employees Engaging in Long-term Nursing Care**

Long-term nursing care has become a common issue due to the rapid aging of Japan's population. To help employees balance their work and care responsibilities, we offer long-term family care leave (up to 365 days in total), nursing leave, and reduced working hours.

● **Telecommuting**

A home-based telecommuting system is in place to increase productivity and efficiency of employees.

● **Career Transfer System**

A system for general area staff (a position for an employee in which the location of residence in principle does not change because of a job transfer) to apply for a job in other area to continue work due to the personal reason such as job transfer of one's spouse.

Company name	Name of activity
Sompo Japan Nipponkoa Group	Work-Life Balance

<<Summary>>

● **Planned Long Vacations and “No Overtime Days”**

To reduce their working hours, employees are encouraged to both take planned long vacations and to leave work on time on company-wide “No Overtime Days.” Managers of each workplace are also requested to urge their staff to take holidays as well as to submit an annual plan for increasing the operational efficiency of their respective workplaces.

● **Mental Health**

A mental health industrial physician is stationed at the Head Office under a partnership agreement with Sompo Japan Nipponkoa Healthcare Services. The physician works together with nurses and other dedicated staff to provide mental health checkups, counseling, and other services.

Stress self-tests have also been introduced to allow individual employees to discover any signs of psychological abnormalities at an early stage in order to prevent, alleviate, and treat them. There is also a line-care system that helps supervisors proactively improve the workplace environment and give advice to anyone on their staff who may have a mental health issue.

Company name	Name of activity
Sompo Japan Nipponkoa Group	Family Day—A Day for Deepening Families' Understanding of the Workplace

<<Summary>>

The Sompo Japan Nipponkoa Group implemented a family day event in July 2013 for the purpose of promoting understanding and communication between employees and their families and raising awareness of the need for work-life balance at each workplace, attracting 945 participants from 309 families in total throughout the Group. Children of employees at each Group company were invited to visit their parent's workplace and perform simple work-related tasks such as sorting inter-office mail and receiving mock telephone calls. Other fun events such as exchanging business cards with the company President, children's meals in the employee cafeteria, and various booths offering games and exhibitions. These fun events made the day a memorable one for both employees and their families.



A child exchanging name cards with President Futamiya



Children exchanging name cards with an employee in a workplace



Sompo Japan Nipponkoa Orchestra performing for children

Respect Human Rights and Promoting the Development of Human Resource and Diversity

Respect for Humanity

In the 21st century, often referred to as the “century of human rights,” it is of vital importance to actively raise awareness of human rights at every opportunity in order to create a society in which civil liberties are universally respected. The Sampo Japan Nipponkoa Group advocates respect for human rights in the Group’s CSR Vision and provides human rights training to all of its employees. In our core business, we also offer products and services that are instrumental in safeguarding human rights.

5-3-1	Human Rights
5-3-2	Doula Liability Insurance Program
5-3-3	Supporting Children to Continue their Education (Insurance that compensates for tuition and other fees)
5-3-4	Universal Design for Easy and Clear Communication

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Respecting Human Rights

<<Summary>>

As is evident from the inclusion of human rights as one of the seven core issues cited in the ISO26000 international standards on social responsibility (published November 2010), corporate activities relating to human rights promotion have become the global norm. Sompo Japan Nipponkoa Group established the Group's Policy for Human Dignity and Human Rights in April 2014. The policy pledges to respect the human rights of our stakeholders, including employees. While complying with the Universal Declaration of Human Rights and other international standards, we will uphold high ethical standards to achieve a sustainable society and strive for the universal principle of respect for human rights.

We have also established the Human Rights Promotion Headquarters. This allows us to involve management in prompt, centralized decision-making on various issues, including human rights training for employees. Through this organization, we deploy a cross-functional and systematic measures aimed at promoting basic code of conduct on human rights issues at each workplace. We have also introduced an employee hot line as a contact point for employees in all offices and accept inquiries by telephone, e-mail, or by letter. CSR and human rights promotion training is also planned and implemented for all employees and workplaces every year with the aim of promoting employees' understanding of human rights and creating a motivating, comfortable, and dynamic work environment.

Company name

Name of activity

Sompo Japan Nipponkoa Insurance Inc.

Doula Liability Insurance Program

<<Summary>>

In February 2013, Sompo Japan Nipponkoa started to offer liability insurance for doulas in collaboration with the Japan Doula Association. The insurance program covers the cost of damages in the case where the insured doula (a professional who assists a woman before and after childbirth) incurs a liability for damages under law as a result of an accident occurring in the course of their work.

The trend of delaying pregnancy and childbirth to a later age has meant that the grandparents are often quite advanced in age. Combined with the decrease in multi-generational households, it is often difficult for an expectant mother to rely on her own parents for support before and after giving birth. Sompo Japan has developed this program based on input from its female employees, who themselves experienced such difficulties. The program is expected to support an increase in the number of doulas, demand is likely to grow in the future.



A meeting held for the development of the program

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Supporting Children to Continue their Education (Insurance that compensates for tuition and other fees)

<<Summary>>

The number of parents are unable to enroll their children at private school or must switch them from private to public school due to their financial constraints has been increasing recently.

To support children who wish to remain at the same school until graduation, Sompo Japan Nipponkoa offers a school fees insurance product that covers tuition and other fees.

This program is offered through Private School Studentship Study Support Insurance Service, a company established principally by Nichinoken Kanto, Yotsuya Otsuka, and SKG Service to call for private elementary and junior and senior high schools to institute a scheme to reduce or eliminate tuition and other fees for students in financially challenging circumstances. Sompo Japan Nipponkoa provides insurance benefit payments to schools that do institute such a scheme to compensate them for the loss of tuition and other fees from which qualifying students have been made exempt.

Company name	Name of activity
Sompo Japan Nipponkoa Insurance Inc.	Universal Design for Easy and Clear Communication

<<Summary>>

It was previously often pointed out that our insurance claim forms were difficult to apply because it was not clear how to write down and the boxes were too small to fill in. We therefore revised the forms from the viewpoint of customers to make them easy to read and fill in. As a result of these efforts, we won the UCDA Award 2013, the highest honor of the UCDA Awards 2013 hosted by the Universal Communication Design Association (UCDA).



Disclosing Transparent Information

We will establish a governance structure that enables sustainable growth and proactively disclose corporate information including non financial information in a fair and transparent manner.

6-1-1 6-1-2	Services for Supporting Strategic CSR Management
6-1-3	Global business expansion
6-1-4	The evaluation of CSR programs

Company name	Name of activity
Sompo Japan Nipponkoa Group	Services for Supporting Strategic CSR Management

<<Summary>>

To provide our shareholders, investors and other stakeholders with a deeper understanding of Sompo Japan Nipponkoa Group's operating business conditions and other initiatives, the Group offers various information on a timely basis under the Disclosure Policy. The Group proactively discloses information by defining "disclosing transparent information" as one of the six material issues for the Group CSR.

In 1998, the Sompo Japan Nipponkoa Group issued an environmental report for the very first time among Japanese financial institutions. Our main communication media includes the CSR Communication Report, Annual Report, official website and CSR Booklet, etc. The Group continues to promote proactive disclosure of corporate information to encourage mutual communication with stakeholders.

Annual reporting

Since its first report published in 1998, the Group has published various types of reports to facilitate disclosure of information on its CSR initiatives in each respective year.

1998



The first Environmental Report was issued

2003



Sompo Japan Social and Environmental Report 2003 - Sustainability Report (Japanese)
Awarded prize of excellence for sustainability reporting of the 7th Environmental Communication Awards (Japanese)

2011



Nipponkoa Insurance Group CSR Report 2011 (Japanese)
Awarded grand prize for global warming countermeasures reporting of the 15th Environmental Communication Awards

2013



CSR Communication Report 2013 (Japanese, English)
Awarded prize of excellence of the 17th Environmental Communication Awards

2014



CSR Communication Report 2014 (Japanese, English)
Provides detailed information on CSR and ESG* data of the Sompo Japan Nipponkoa Group.
* ESG: Environment, Social and Governance

Introducing the Group's CSR through various methods

In order to provide a simplified explanation, we compiled CSR reports in various formats: a summary version and theme-based materials.



CSR Booklet (Japanese)



CSR Initiatives (CSR Quick Guide) (Japanese)



Voice of Customer White Paper (Japanese)

Annual reports on business activities

Describes operating performance, managerial strategies and business activities in detail and provides non-financial information.



Disclosure Report (Japanese)



Annual Report (English)

Company name	Name of activity
Sompo Japan Nipponkoa Group	Services for Supporting Strategic CSR Management

Disclosing detailed, timely information The following official websites provide detailed information on activities of the core Group companies.

Sompo Japan Nipponkoa Holdings, Inc.
 Its official website offers information on Group companies' CSR in a timely manner. Its CSR portal provides a collection of Sompo Japan Nipponkoa Group's CSR cases in PDF format.
<http://www.sompo-hd.com/en/csr/communications/report/>
 (English)

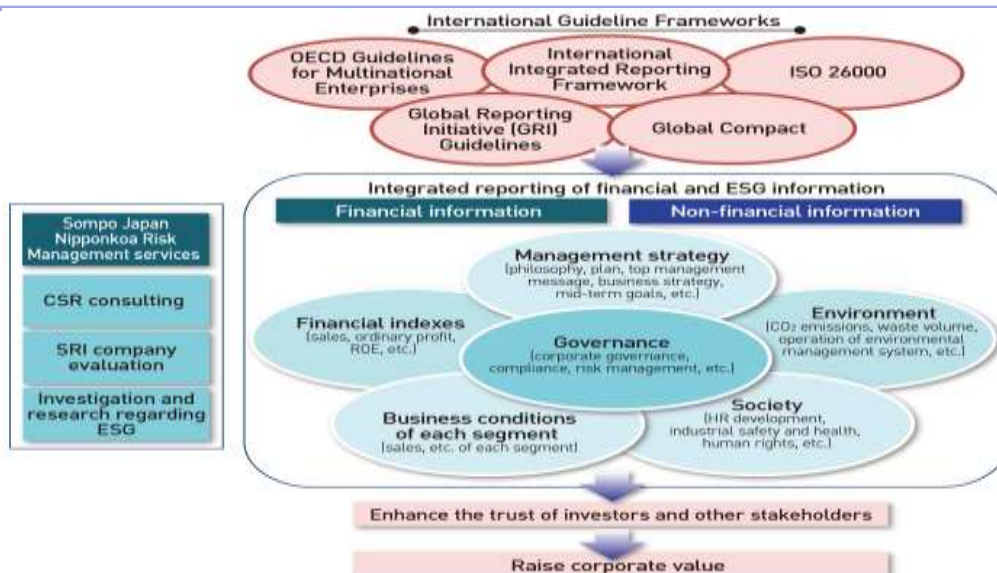
Sompo Japan Nipponkoa Insurance, Inc.
 Official website:
<http://www.spnk.co.jp/english/>
 (English)

Sompo Japan Nipponkoa Himawari Life Insurance, Inc.
 Official website:
<http://www.himawari-life.co.jp/company/csr/>
 (Japanese)

Sompo Japan Nipponkoa Asset Management Co., Ltd.
 Official website:
http://www.gk-arc.com/sri_strength/responsible_investing_corporate_social_responsibility.html
 (English)

【Column】 Sompo Japan Nipponkoa Risk Management’s services related to CSR management strategy

The value of companies is measured not only financially but also in terms of ESG (Environment, Social, and Governance), and the role that companies are expected to play is changing accordingly. As is evident from the issuance of ISO 26000 guidelines for social responsibility in November 2010, the global trend now dictates that companies are expected to fulfill their social responsibility and meet the expectations of their stakeholders. Sompo Japan Nipponkoa Risk Management provides a comprehensive range of support services for companies aspiring to contribute to society while reducing CSR and environmental risks and enhancing their corporate value and sustainability. The company started offering consulting services for the formulation of CSR management strategy based on ISO 26000 in 2012, and since then has expanded its services to include consulting for CSR marketing that utilizes social media, support on how to respond to socially responsible investing (SRI) surveys, and assistance in the preparation of CSR reports and integrated reports. The company is thus supporting the CSR efforts of its customers.

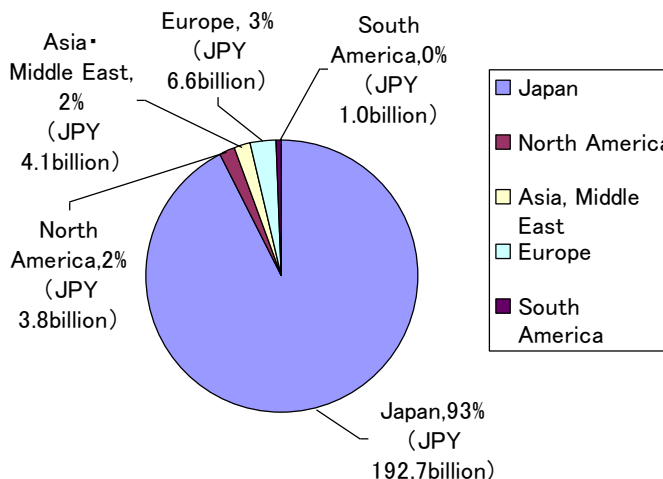


Company name	Name of activity
Sompo Japan Nipponkoa Group	Global business expansion

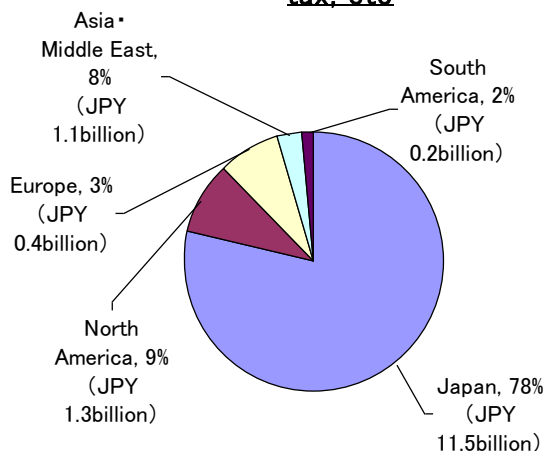
<<Summary>>

The Sompo Japan Nipponkoa Group pursue adequate profit and make taxpaying properly. The Sompo Japan Nipponkoa Group boasts a global business network encompassing 231 cities in 32 countries and regions, including Europe, the Middle East, North America, Central and South America, Asia, Oceania and Africa. Our employees are engaged in insurance underwriting, claim handling, risk engineering and other services. We aim at further expansion by organic growth and disciplined investments.

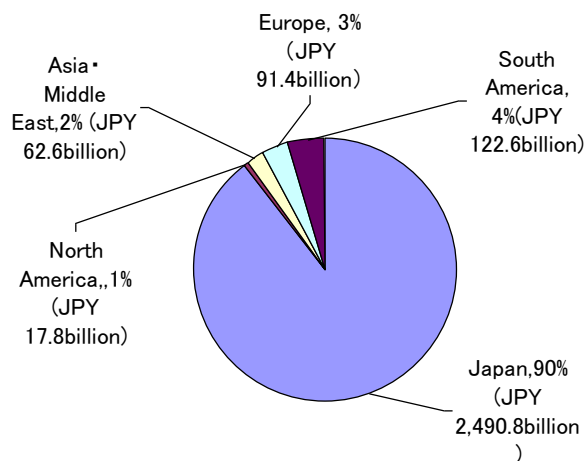
Ordinary income



Corporate tax and corporate inhabitant tax, etc



Underwriting income



(Note: Based on the publicly available information from the Sompo Japan Nipponkoa Holdings' consolidated financial statement. Underwriting income is the aggregate of net premiums written and life insurance premiums written.)

Company name

Name of activity

Sompo Japan Nipponkoa Group

The evaluation of CSR programs

Sompo Japan Nipponkoa Group periodically evaluates its CSR programs based on the factors including “Contribution to business”, “Public interest”, “Uniqueness”, “Progressiveness”, “Expandability”. By making a choice through multilateral evaluation, we implement the PDCA cycle to priorities effective programs that contribute to the solution of today’s social issues.

<List of evaluation example of each program>

	Program	public interest	uniqueness	progressive-ness	expandability	contribution to business	partnership	human development	contribution to business	required cost	final score	final rank
1	Program A	3	4	4	4	3	3	4	3	5	342	B
2	Program B	3	3	3	3	4	3	3	4	3	303	B
3	Program C	4	2	2	3	5	4	4	3	5	336	B
4	Program D	3	3	4	3	2	2	3	3	3	259	C
5	Program E	3	2	2	2	3	3	2	2	5	233	C
6	Program F	5	4	4	4	5	5	4	4	1	389	B
7	Program G	4	5	4	3	3	5	4	4	3	360	B
8	Program H	3	3	3	3	3	5	4	3		330	B
9	Program I	4	5	4	3	3	5	4	4	3	360	B
10	Program J	3	4	4	4	5	4	4	4	5	400	A
11	Program K	4	4	3	4	5	4	4	4	5	403	A
12	Program L	4	5	4	3	5	5	3	4	5	412	A
13	Program M	4	2	2	2	3	3	4	2	5	269	C
14	Program N	4	3	3	3	3	5	5	4	5	379	B
15	Program O	5	4	3	3	4	4	3	4	3	362	B
16	Program P	4	4	3	3	4	4	5	4	5	394	B
17	Program Q	4	2	2	3	4	4	3	4	5	337	B
18	Program R	4	2	3	3	3	4	3	3	5	309	B
19	Program S	3	2	2	3	5	4	3	3	5	312	B
20	Program T	3	2	2	2	4	3	3	3	5	282	C
21	Program U	2	3	3	2	2	4	4	2	4	263	C
22	Program V	3	4	5	3	4	4	5	5	5	425	A
23	Program W	4	5	4	3	4	4	4	4	5	403	A
24	Program X	3	3	3	2	3	3	3	4	5	316	B
25	Program Y	4	3	3	4	4	3	3	5	5	383	B

Note: In principle, if the final rank of the project become C, we consider discontinue or revision of the program content.

Cost (thousand yen)	Factor
0~5,000	5
5,000~10,000	4
10,000~30,000	3
30,000~50,000	2
50,000~	1

Company name	Name of activity
Sompo Japan Nipponkoa Group	Group CSR-KPIs

The CSR-KPIs identified in accordance with the Group's Six CSR Material Issues will enable all Group companies to share the same goals and exert unified efforts toward CSR, allowing the Group to achieve greater non-financial performance.

Six CSR Material Issues	Item	Group's CSR-KPIs	FY2014 Targets	FY2014 Results	Relation between improvement of corporate value
1. Providing Products and Services that Contribute to Security, Health, and Wellbeing	Products and services	Development and provision of products and services that contribute to solving social issues	·R&D of new products and services	<ul style="list-style-type: none"> • Launched Smiling Road safe driving support system • Launched and expanded sales of simplified issue life insurance, insurance coverage for bone marrow donors, and a rider to a whole life insurance product that supports those in need of long-term care • Launched consulting service for ISO 20121 certification, the international standard for event sustainability management systems • Business collaboration in long-term care field with Message Co. • Started home renovation business (Fresh House Co.) 	<ul style="list-style-type: none"> -Use of core business expertise to address domestic and overseas social issues and contribute to the Group's growth -Increasing brand penetration and recognition
	Compliance	Prevention of material legal violations (Ratio of employees who receive compliance training)	·100%	·100%	<ul style="list-style-type: none"> -Employee cultivation to strengthen compliance, reduce major law violation risk -Fortifying governance and reducing reputation risk
2. Tackling Global Environmental Issues	Climate change	Development and provision of products and services that contribute to climate change adaptation and mitigation	·R&D of new products and services	<ul style="list-style-type: none"> • Launched weather index insurance targeted to customers in Myanmar • Launched fire insurance for wind power companies with a special clause that covers costs to prevent recurrence of accidents • Conducted survey for launching weather index insurance in Indonesia 	<ul style="list-style-type: none"> -Use of core business expertise to address domestic and overseas social issues and contribute to increase in business -Increasing brand penetration and recognition
		Promotion of the use of Web-based insurance clauses (Ratio of Web-based insurance clauses issued)	·At least 70%	·64.0% (SJNK)	<ul style="list-style-type: none"> -Appeal to environmental conscious customers -Creating a fund for SAVE JAPAN Project -Increasing brand penetration and recognition
		Promotion of the use of recycled parts etc. (Ratio of eco-friendly parts used; ratio of bumpers repaired; ratio of outer panels repaired)	<ul style="list-style-type: none"> ·Ratio of eco-friendly parts used: 4.0% ·Ratio of bumpers repaired: 13.5% ·Ratio of outer panels repaired: 85.0% 	<ul style="list-style-type: none"> • Ratio of eco-friendly parts used: 2.4% • Ratio of bumpers repaired: 11.6% • Ratio of outer panels repaired: 75.9% 	<ul style="list-style-type: none"> -Appeal to environmental conscious customers -Creating a fund for SAVE JAPAN Project -Increasing brand penetration and recognition

Sompo Japan Nipponkoa Group's
Social Responsible Initiatives

Company name	Name of activity
Sompo Japan Nipponkoa Group	Group CSR-KPIs

Six CSR Material Issues	Item	Group's CSR-KPIs	FY2014 Targets	FY2014 Results	Relation between improvement of corporate value
2. Tackling Global Environmental Issues	Climate change	CO2 emissions (t-CO2)	·Reduce by at least 3% vs. FY2013.	·Reduced by 1.2 % from fiscal 2013 (reduced by 8.4% when the same emission factors as fiscal 2013 is applied)	-Advances incost reduction -Increasing employee morale
		Electric power consumption (kwh)	·Reduce by at least 3% vs. FY2013.	·Reduced by 3.6% from fiscal 2013	-Advances in cost reduction
		Paper use (t)	·Reduce the level vs. FY2013.	·Increased by 4.6% from fiscal 2013 (SJNK)	-Advances in cost reduction
		Promotion of green purchasing (Ratio of green purchasing)	·At least 90%	·90.6% (SJNK)	-Increasing brand penetration and recognition
	Biodiversity	Conservation of biodiversity	·Implement the SAVE JAPAN Project in all 47 prefectures.	·Implemented 149 events in all 47 prefectures of Japan, attracting 6,800 participants (SJNK)	-Increasing brand penetration and recognition -Increasing employee morale
		Social return on investment (SROI)	·SAVE JAPAN Project SROI: at least the same level (1.12) as in FY2013	·SROI: 1.76 (SJNK) *Started assessment of benefits for rare species conservation in fiscal 2014	-Brand construction by serving as a leading example -Analysing to increase cost performance of CSR initiatives
3. Providing Sustainable and Responsible Financial Services	Products and services	Development and Provision of products and services that contribute to solving social issues	·Increase sales and review of existing SRI funds. ·R&D of new products and services	·Total net assets of SRI funds: 30.5 billion yen as of March 31, 2015 (Increased 5.1 billion yen [19.9%] from fiscal 2013) ·Was entrusted with sustainable management of investment from public pension fund	-Use of core business expertise to address domestic and overseas social issues and contribute to the Group's growth -Increasing brand penetration and recognition
		Engagement with investees	·Build an internal system that will facilitate engagement.	·Announced commitment to implementing Japanese version of Stewardship Code, and published a policy to fulfill our stewardship responsibility ·Built an internal system to facilitate investee engagement, and started dialogues with investees	-Maintain and increase investment income -Lower asset management risk (strengthen management) -Strengthen relations with investment target companies
	Responsible investment	Promotion of investments and loans that contribute to solving social issues	·Offer loans developed in collaboration with other organizations to promote the use of renewable energy, such as photovoltaic/ wind power generation system projects. ·Promote investments and loans for the development of social infrastructure and other growing fields.	·Offered 5 billion yen of collaborative loan funds for investment in photovoltaic systems, etc. ·Financed and invested 30 billion yen in growth sectors, such as healthcare funds and infrastructure funds	-Raise medium- and long-term investment income -Increasing brand penetration and recognition

Sompo Japan Nipponkoa Group's
Social Responsible Initiatives

Company name	Name of activity
Sompo Japan Nipponkoa Group	Group CSR-KPIs

Six CSR Material Issues	Item	Group's CSR-KPIs	FY2014 Targets	FY2014 Results	Relation between improvement of corporate value
4. Community Involvement and Development – Partnership with NGOs/ NPOs	Employees	Promotion of the Sompo Japan Nipponkoa Group's Volunteer Days (Number of projects implemented; number of employee participants)	<ul style="list-style-type: none"> Number of projects implemented: 300 Number of employee participants: 10,000 	<ul style="list-style-type: none"> Number of projects implemented: 307 Number of employee participants: 11,300 	<ul style="list-style-type: none"> Cultivate astute employees (personnel development) Increasing brand penetration and recognition
	Contribution to local communities	Implementation of social contribution programs	<ul style="list-style-type: none"> Contribute to society through the implementation of various programs. Develop and implement overseas programs and disaster prevention education programs. 	<ul style="list-style-type: none"> Launched a road safety program in Indonesia and a maternal and child health service in Myanmar in collaboration with Save the Children Japan Started the Bosai JAPAN-DA Project, holding a DRR puppet show and experience-based DRR workshops 	<ul style="list-style-type: none"> Increasing brand penetration and recognition Building strong ties with policy makers, local governments, and NPOs/NGOs Use of core business expertise to address domestic and overseas social issues and contribute to the Group's growth
		Support for the areas severely affected by the Great East Japan Earthquake	<ul style="list-style-type: none"> Provide reconstruction support that meets the needs of each affected area. Organize the Sun Flower exhibition. Plan and implement puppet road shows. 	<ul style="list-style-type: none"> Organized the Vincent van Gogh's Sunflowers exhibition at the Miyagi Museum of Art, attracting 60,000 visitors Held puppet shows in Kamaishi, Iwate, in August 2013 and March 2014, attracting 200 parents and children Planted sunflower seeds that were harvested in an area affected by the 2011 disaster in Sunflower Plaza at Odaiba, Tokyo. 3,000 sunflowers bloomed Held a market that sold products from three prefectures in the Tohoku region 	<ul style="list-style-type: none"> Cultivate astute employees (personnel development) Increasing brand penetration and recognition Increasing employee morale through sustaining support for recovery from the 2011 Great East Japan Earthquake
5. Respect Human Rights and Promoting the Development of Human Resource and Diversity	Work-life balance	Ratio of male employees who take childcare leave	Promote with the aim of achieving 100%	<ul style="list-style-type: none"> Published a leaflet with FAQs explaining our childcare leave system, and sent emails to candidates and senior managers to encourage male employees to take childcare leave 	<ul style="list-style-type: none"> Increasing employee morale Increasing brand penetration and recognition
	Diversity	Ratio of female employees in managerial positions	Promote with the aim of achieving 10% by the end of FY2015.	<ul style="list-style-type: none"> 11.0% (as of March 31, 2015) Expanded management training and preparatory management training programs for female employees throughout the group 	<ul style="list-style-type: none"> Promote diversity and increase employee morale Reflecting women's perspectives on the products and services Increasing brand penetration and recognition
6. Disclosing Transparent Information	Information disclosure	Active disclosure of non-financial information	<ul style="list-style-type: none"> Issue a CSR report. Publish a Voice of Customer (VOC) White Paper. Improve the official website. 	<ul style="list-style-type: none"> Published our CSR Communication Report and white paper on customer feedback in conjunction with the establishment of Sompo Japan Nipponkoa Insurance. Launched an all-new official website Published the CSR Booklet 	<ul style="list-style-type: none"> Strengthen investor relations Fortifying governance Increasing brand penetration and recognition