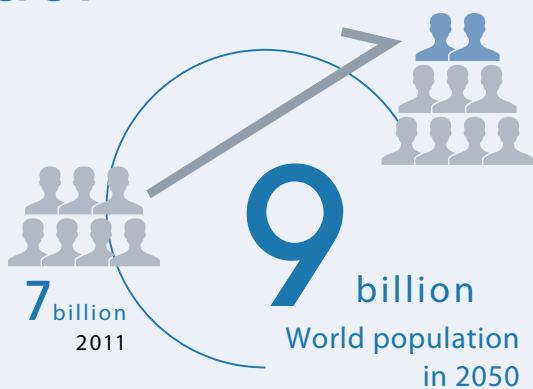


Material  
Issue 1

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

Increasing Customer Satisfaction by Providing Products and Services that Meet Consumer Needs

## Fact



Source: United Nations World Population Prospects: The 2012 Revision

According to the United Nations, the world population, which reached over 7 billion in 2011, is forecast to exceed 9 billion by 2050. Japan is facing rapid aging of the population resulting from the decline in the birth rate while the consumer needs are becoming increasingly diversified. Recently, more companies are striving to grasp the latest business trends and changes in consumer needs by analyzing so called "big data" and utilizing the results for their marketing activities. Understanding diversified consumer needs and promptly responding to their needs in a detailed manner are probably now keys to the future growth of companies.

## Our Action

The Sompo Japan Nipponkoa Group's Management Philosophy declares that the Group will "at all times carefully consider the interests of our customers when making decisions that shape our business" and "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 CSR Vision also states that the Group will constantly maintain a long-term outlook and provide services and products designed to address various risks and contribute to the security, health, and wellbeing of our customers and society. Under this vision, the Group is carrying out a wide range of activities in the course of its business operations that will help to solve various social issues while at the same time promoting the Group's growth.

The Group will constantly aim for the highest possible quality in all its business processes in order to become the best customer service provider both at home and abroad.

## Becoming the Best Customer Service Provider

Sompo Japan Nipponkoa believes that being the country's best insurance company both in name and reality is synonymous with being the best evaluated company by customers. Based on this belief, we have set a goal of becoming the best customer service provider as our most important strategic target.

To achieve this goal, we do our best to provide the highest possible quality of services to our customers to satisfy their needs at every contact point, including the timing of signing the agreements, contacting our agency or company after an accident, and inquiring with our call centers and sales offices.

With the aim of creating business solutions to achieve our strategic target of becoming the best customer service provider, we have also established a Best Customer Service Provider Promotion Headquarters whose members consist of the President and Head Office Executives and set targets and indicators under the proactive initiatives of management while implementing a PDCA (plan-do-check-act) cycle at each department level.

In fiscal year 2013, the sales division focused mainly on ensuring sales agencies to fully comply with the action standards for agency reliability in order to establish Japan's best sales operational base in terms of both size and quality. The insurance claims division strives to further implement the practice of basic actions necessary to meet customer expectations, while the headquarters division committed itself to make continuous improvements in the company's services based on the voice of customers (VOC) and employees on the front-line.

## Utilization of VOC (Voice of Customers)

We receive inquiries, complaints, opinions, requests, concerns and other types of VOC via our customer call centers, agencies, sales division, insurance claims division, Customer Relation Office, and other customer contact points. We take the customer feedback seriously, review each



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voice, and analyze the causes of major problems in order to reflect the analyzed results in our business activities. Voices of customers received via customer questionnaires are also shared with relevant front-line agencies to make further improvements in their services.

## VOC White Paper

We have put an independent external monitoring system in place to obtain opinions from qualified consumer counselors and utilize their views for continuous improvement of our products and services.

We have also been publishing the VOC White Paper annually since fiscal year 2007 as part of our efforts to become the best customer service provider. This White Paper reports comments received from customers and the implemented improvement measures based on VOC.

We will continue to provide the highest quality of services that exceeds customer's expectations and aim to be the customers' number one choice by striving to contribute to the security, health, and wellbeing of our customers as the best solution provider.

## VOICE Fulfilling the Role of a Solution Provider on Consumer Issues



**Ms. Yukiko Furuya**  
Executive Advisor  
Nippon Association of Consumer  
Specialists (NACS)  
President  
Consumer Conference for Sustainability

I highly appreciate that Sompo Japan Nipponkoa Group set "Providing products and services that contribute to security, health, and wellbeing" as one of the Group's CSR material issues and aims to be the customer's number one choice as "security, health, and wellbeing" are important social issues of our time. I expect the publication of the VOC White Paper, the independent external monitoring system based on the VOC and improvement measures taken by the sales division, insurance claims division, etc under the initiative of the company's management to continue and further improve.

Furthermore, I expect the Group to not only pursue the target of being the best customer service provider from the customer's view point but also aim to become the solution provider for the social issues behind the customers. By doing so, I believe it will further promote the efforts toward the solution of material issues and the realization of the best customer service provider as well. Insurance is a very important social infrastructure and I hope that the Group will continue and enhance your efforts while considering both the positive and negative impact of insurance on consumers and society.