

Material
Issue **6**

Disclosing Transparent Information

Promoting Mutual Communication through Proactively Disclosing Information to Stakeholders

Fact



The European Parliament, the legislative body of the European Union, adopted the revised directive on disclosure of non-financial information by certain large companies, which was submitted in February 2014 by the European Commission (the EU's policy-implementation organization). The main scope of the directive is large public-interest entities and financial institutions with more than 500 employees. Companies subject to the directive will need to disclose non-financial information on policies, risks and outcomes regarding environmental matters, social aspects, respect for human rights, and governance-related practice, in their management reports. Companies may use international, European or national guidelines that they consider appropriate such as the United Nations Global Compact and ISO26000. The scope is expected to cover approximately 6,000 companies and groups across the EU. Similarly, in the United States, the Sustainability Accounting Standard Board (SASB) was set up in July 2011 by an alliance composed of the financial industry, investors and environmental organizations to develop and disseminate sustainability accounting standards that help public-listed corporations disclose non-financial company information. The SASB is in the process of setting industry-by-industry standards for disclosing non-financial information and the task is slated for completion in early 2015. It is expected that increasing demand for the disclosure of non-financial information will become a big international trend.

Our Action

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 fiscal year 2011, the Group began to compile ESG (environment, social and governance) data from Group companies. Each year, the Group expands the scope of domestic and overseas Group companies as well as the data items. Moreover, this year, the Group has developed and disclosed the Group's CSR-KPIs in an effort to provide a wider range of information to our stakeholders. The Group continuously strives to reach more stakeholders by leveraging a variety of communication media.

* Refer to pages 13 and 14 for the Group's CSR-KPIs.

Materials for CSR Information

In 1998, the Sampo 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


Sampo 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 Sampo 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)

Disclosing detailed, timely information

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



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



Sampo Japan Nipponkoa Insurance Inc.
Official website:
<http://www.sjnk.co.jp/english/csr/> (English)



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



Sampo Japan Nipponkoa Asset Management Co., Ltd.
Official website:
http://www.sjnk-am.com/our_strength/responsible_investing_corporate_social_responsibility.html (English)

VOICE

Expecting the Group to lead the evolvement of corporate reporting



Mr. Kiyoshi Ichimura
Senior Partner,
Integrated Services
Ernst & Young ShinNihon LLC

I acknowledge the Sampo Japan Nipponkoa Group as a leading company on information disclosure who strives to disclose operating performance and the progress of various initiatives in a timely manner under its Disclosure Policy. It also expanded the scope of its CSR material issues to include "disclosing highly transparent information" on ESG issues and formulated CSR-KPIs to promote further disclosure.

In addition to expanding the scope of disclosure, I would encourage the Group to clearly illustrate how the sustainable corporate growth and creation of long-term corporate value are connected to disclosed information as well as ESG information related to the Group's business conditions and other initiatives. I believe this effort will help stakeholders to understand the Group further. I certainly look forward to seeing the Group's advanced effort toward information disclosure will lead to the evolution of corporate reporting practices in Japan and around the world.