



**SOMPO
HOLDINGS**

Innovation for Wellbeing

CSR Booklet 2016

Striving to Build a More Sustainable Society



Sompo Holdings, Inc.

Striving to Build a More Sustainable Society

Humanity faces a host of mounting social issues, including poverty, human rights, and health issues, as well as the growing frequency of natural disasters, and the risk of climate change. By providing solutions to social issues in partnership with various stakeholders, we remain steadfast in our pursuit of realizing a sustainable society.



CONTENTS

1 Providing Solutions for Disaster Preparedness



Bosai JAPAN-DA Project	3
Road Safety Project in Indonesia	3
Yellow Badge Donation Project	4
Smiling Road	4

2 Contributing to Health and Welfare



Supporting Services for Health and Productivity Management	5
Training 'Dementia Supporters'	5
Long-term Care Business	6
Maternal and Child Health Project in Myanmar	6

3 Promoting the Manageability of Global Environmental Issues



SAVE JAPAN Project	7
Forest Management with Local Governments	7
Weather Index Insurance in Southeast Asia	8
Promoting Renewable Energy	8
SRI Fund: Sompō Japan Green Open	8

4 Empowering Community and Society



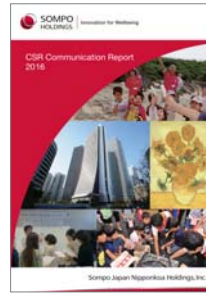
Sompō Holdings Volunteer Days	9
Cleaning and Maintenance of Wheelchairs	9
Employee Dispatch Program	10
Farmers Market Supporting Disaster Recovery	10
"Smile Caravan" Puppet Shows	10



▲ Eighth cleanup activity at Seto Inland Sea in Kagawa, Japan

The CSR Booklet shows examples of our CSR initiatives in a simple and understandable manner.

For detailed information, please refer to our CSR Communication Report, CSR Case Report, and our Official Website.



■ CSR Communication Report

This report presents details of the Group's CSR initiatives, data on our environment, social and governance (ESG) performance, and other information.

■ Official Website

The CSR Communication Report and the CSR Case Report can be downloaded here. Information on CSR initiatives of the Group companies are posted in a timely manner.

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

Business Domains and Major Group Companies

Domestic P&C Insurance Business

- Sompo Japan Nipponkoa Insurance Inc.
- SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- Sompo 24 Insurance Company Limited
- Sompo Japan Nipponkoa DC Securities Inc.

Domestic Life Insurance Business

- Sompo Japan Nipponkoa Himawari Life Insurance, Inc.

Nursing Care & Healthcare Business

- Sompo Care Inc.
- Sompo Care Message Inc.
- Sompo Care Next Inc.
- Cedar Co., Ltd.
- Sompo Risk Management & Health Care Inc.

Overseas Insurance Business

- Overseas group companies
- 211 cities in 32 countries and regions (as of March 31, 2016)

Strategic Businesses

- Sompo Japan Nipponkoa Asset Management Co., Ltd.
- Prime Assistance Inc.
- Product Warranty Japan Inc.
- FRESHHOUSE CO., LTD.

Supporting Diversity and Inclusion in Private and Public Life



Accommodating the Elderly and People with Disabilities	11
Diversity Advocates for LGBT Persons	11
Diversity for Growth	12

Initiatives Through Foundations

Sompo Japan Nipponkoa Welfare Foundation	13
Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art	13
Sompo Japan Nipponkoa Environment Foundation	14
Puppet Theater 'Himawari Hall'	14



Disaster prevention education for your loved ones

Bosai JAPAN-DA Project

Under the Bosai JAPAN-DA Project, we host puppet shows and experienced-based workshops to teach children — society's future leaders — and their parents how to protect themselves and others in emergency situations.



Creating a safe and secure society for children

Road Safety Project in Indonesia

Drawing on Japan's expertise in preventing traffic accidents, we launched a road safety project in Bandung, Indonesia. Over a four year period, we will provide traffic safety education for teachers and students at 30 elementary and middle schools, improve transportation infrastructure near the schools, and appeal to regional and national governments. More than 20,000 people participated in the project during the past two years.



Community Contribution Project

As part of Community Contribution Project, these projects are funded from cost savings achieved when customers sign up for the "web-based insurance clause" option for car insurance, or actually use recycled parts for vehicle repairs in case of an accident.



Experienced-based workshop, provided in partnership with NPO Plus Arts
Upper: First-aid in emergency workshop
Lower: Jack-up game



© Save the Children Indonesia



With the hope of ensuring safety for 52 years

Yellow Badge Donation Project

Every spring, we donate yellow traffic safety badges to elementary school first graders across the nation to promote road safety and help prevent traffic accidents. The badge comes with an insurance protection against traffic accidents. This project is implemented jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and the Dai-ichi Life Insurance Company, and 63.32 million badges have been distributed since 1965 when the project began. (Sompo Japan Nipponkoa)



Supporting safer driving using the big data and telematics

Smiling Road

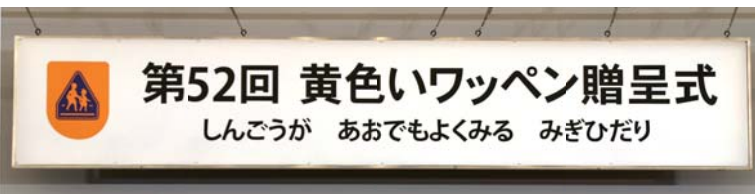
Smiling Road that achieved ISO 39001 certification is a telematics service for businesses that helps corporate vehicle drivers drive safer. Using a vehicle-mounted drive recorder, driving data is collected and analyzed to provide three key features: visibility (of driving patterns), understanding (of actual driving situations by fleet managers), and feedback (to encourage drivers). To make the Smiling Road concept accessible to even more customers, we recently added high-performance car navigation and other functionality, provided through the new Portable Smiling Road smartphone app for individual users. (Sompo Japan Nipponkoa)



Earned Nikkei Veritas Award for Excellence in 2015 Nikkei Superior Products and Services Awards (Smiling Road, telematics service that helps corporate vehicle drivers drive safer)



Earned an Excellence Award (SPRING Award) in the 1st Nihon Service Award (Smiling Road, telematics service that helps corporate vehicle drivers drive safer)



Road safety lessons



Corporate health promotion

Supporting Services for Health and Productivity Management

We promote health and productivity management* of the companies while also providing a consistent service of addressing health issues and solutions for mental health and lifestyle-related diseases through data analysis of medical checkup, medical prescription, stress checks, and work productivity measurement.

(Sompo Risk Management & Health Care)

* (pronounced "kenko-keiei") means "health and productivity management," and is a registered trademark of the organization Workshop for the Management of Health on Company and Employee.



For better understanding on dementia

Training 'Dementia Supporters'

We are training our employees to serve as volunteer "dementia supporters**", to offer more security to the elderly in view of the rapidly aging population.

** Members of the public who have undergone specialized training in a nationwide program introduced by the Ministry of Health, Labour and Welfare in 2005 to better understand and extend support to people with dementia and their family.



Putting "Orange Ring" as a mark for supporting dementia.



Upper: Training program in the Sompo Holdings Volunteer Days
Lower: Training for dementia supporters (Sompo Japan Nipponkoa Insurance Services)



Supporting Japan as global pioneer in healthy longevity

Long-term Care Business

We made a full-fledged entry into the long-term care business by acquiring Watami no Kaigo Co. (now Sampo Care Next Inc.) in December 2015 and Message Co. (now Sampo Care Message Inc.) in March 2016. We then founded Sampo Care Inc. in July 2016 to manage our growing long-term care business. By combining the unique business strengths offered by each group company, we will seek to provide a range of healthcare services that meet the full spectrum of present and emerging needs to become Japan's most trusted nursing care service provider.

Aiming for better health of mothers and children

Maternal and Child Health Project in Myanmar

We have launched a project aiming at improving the health of mothers and their infants in rural areas of Myanmar. Mortality rates among mothers and children under the age of five are higher in Myanmar than in nearby countries. The project aims to reduce mortality risks facing childbearing women and their newborns by improving maternal and child health services, including providing health education to expecting women and training midwives and midwife assistants.

Community Contribution Project



Upper: Trained midwives and midwife assistants
Lower: Visitation of health center by citizens
© Sai Thiha Soe / Save the Children Myanmar

Save rare species and the natural environment in Japan!

SAVE JAPAN Project

The SAVE JAPAN Project provides citizens with opportunities to participate in biodiversity conservation activities in collaboration with local environmental civil societies, local NPO support centers, and Japan NPO Center. This project aims to provide citizens a chance to have interest in their local nature through collaboration with civil societies.

More than 620 events have been organized across the country since the launch of the project in fiscal 2011 with the participation of more than 30,800 citizens.

Community Contribution Project

Awarded "Judges' Panel Special Award of Encouragement" of the "2015 Award for Companies Promoting Experience-based Learning Activities for the Youth" organized by Japan Ministry of Education, Culture, Sports, Science and Technology (MEXT)

Forest management implemented with local communities

Forest Management with Local Governments

We have made agreements with various local governments in Japan to allow Sompo Holdings Group and agency employees and their families to work together with local communities on forest management and on environmental education.

<Forest locations>

Mt. Akagi, Gunma	Kotoura Town, Tottori
Umaji Village, Kochi	Fujimi Town, Nagano
Nishimera Village, Miyazaki	Tsu City, Mie (as of April 2016)



Upper: Nature conservation event in Hachirogata, Akita
Lower: Searching coral reef in Okinawa



Upper: Activities in the Akagi forest in Gunma
Lower: Activities in the Tottori Kyosei no Mori forest



Solving environmental issues through products and services

Weather Index Insurance in Southeast Asia

The Sompo Holdings Group offers insurance products aiming at reducing agricultural management risks in Southeast Asia, where agriculture, which is susceptible to climate change impact, is the main industry. We began providing weather index insurance in Northeast Thailand in 2010 to alleviate the losses borne by rice farmers when their crops were damaged by drought. We have currently expanded the sales area to every province in Northeast Thailand. We also launched in 2014 Typhoon Guard Insurance for agricultural producers in the Philippines to cover the risk of losses from the typhoon. We are also developing an insurance product to launch in Myanmar to alleviate the losses due to drought in the central arid region, and similar products for Indonesia.



Approved as a member of the BCtA alliance led by the UNDP (2015). Received Japan's Environment Minister's Award for demonstrating the Principles for Financial Action towards a Sustainable Society. Received the Minister of State for Space Policy Prize, at the Second Space Development and Utilization Grand Prize presentation for our initiatives in Myanmar.

Promoting Renewable Energy

Sompo Japan Nipponkoa offers an Electricity Revenues Compensation Rider to compensate for reduced business profits in the event that projected revenues from the sale of solar-generated power are not achieved as a result of damage from a fire, natural disaster, or other hazard. Applying Sompo Risk Management & Health Care's know-how in preventing accident recurrence, we help wind power companies stabilize operations by offering property and casualty insurance with a rider that covers the costs of actions to prevent accidents from recurring.

(Sompo Japan Nipponkoa)

SRI Fund: Sompo Japan Green Open

Sompo Japan Green Open is an investment trust (fund) which invests in companies that are highly evaluated both in terms of their environmental initiatives as well as on their value of investment. It was launched in September 1999 and has grown into one of the largest SRI funds in Japan with a net asset value of approximately 20.3 billion yen as of May 31, 2016.

(Sompo Japan Nipponkoa Asset Management)



Upper: Presentation for Thai farmers on procedures for insurance payment
Lower: Hearing survey in Myanmar

Explanation of products to Thai farmers

Global social contribution initiatives

Sompo Holdings Volunteer Days

We have been holding Sompo Holdings Volunteer Days annually since FY2011 for Group employees to get involved in volunteer activities. In FY2015, a variety of activities were held over the course of the month of December. Group employees participated in various activities, including training classes for dementia supporters, local cleanups, and blood donations.

In partnership with our agencies

Cleaning and Maintenance of Wheelchairs

In partnership with our agency organizations (AIR Autoclub and JSA Chukakukai), we are assisting social welfare facilities through the maintenance and cleaning of wheelchairs. In FY2015, more than 2,000 employees and volunteers from agencies participated in this activity, and maintained and cleaned over 4,000 wheelchairs. These activities aim to make use of the auto repair expertise of agencies' auto mechanics.



Upper: Repairing activity in Japanese school (South Africa)
Lower: Donation to caring house (Mexico)



Upper: Activities at Kusunoki (social welfare corporation) in Kanagawa
Lower: Activities at Takada jikouin (social welfare corporation) in Mie



Great East Japan Earthquake - continuous support for reconstruction-

Employee Dispatch Program

As the recovery effort in Northeast Japan shifts to mid- to long-term reconstruction, the need for help from business professionals with management skills is growing. In response, we launched an employee dispatch program to send employees on a pro bono basis to civil society organizations working in post-disaster reconstruction.

Farmers Market Supporting Disaster Recovery

We jointly held a farmers market with the Dai-ichi Life Insurance in the Nihonbashi Building to introduce to the people many safe and enjoyable products grown and made in the three prefectures in Tohoku, the region most heavily damaged by the 2011 earthquake and tsunami.

“Smile Caravan” Puppet Shows

With the aim of providing psychological support for children and of revitalizing local communities after 2011 earthquake and tsunami, we are organizing puppet shows in Kamaishi City, Iwate, in collaborating with Aichi Puppetry Center, an NPO that operates the Himawari Hall puppet theater in our Nagoya Building. After the show, we passed out presents and cards handmade by employee volunteers.



Supporting initiatives after the Kumamoto Earthquake

We put special effort into making payouts of insurance, one of our core businesses, and also solicited donations from the entire group companies, donating some 12 million yen to the Central Community Chest of Japan and other organizations (as of June 30, 2016).



Upper: Employee dispatch program at Ishinomaki City in Miyagi
Lower: Farmers Market Supporting Disaster Recovery

Upper: “Smile Caravan” and children in Kamaishi City, Iwate
Lower: Emergency response headquarters after the Kumamoto Earthquake

Creating a livable community for all —supporting system for insurance payment—

Accommodating the Elderly and People with Disabilities

Sompo Japan Nipponkoa had already been using brochures and application forms with a universal design, but the company launched a cross-divisional project team to consider and spearhead Group-wide changes to better accommodate elderly people and those with disabilities, such as impaired cognition, vision, and hearing. These include changes to insurance application and claims payment processes; the physical environment at agencies; consultation services for customers; and internal training curricula.

Diversity Advocates for LGBT Persons

With lesbian, gay, bisexual, and transgendered (LGBT) people comprising approximately 7.6% of the Japanese population,* Japanese society has been moving quickly in favor of LGBT issues. We are working to support LGBT employees in reaching their full potential while delivering products and services that support LGBT customers. We provide an abbreviated process for confirming the relationship between insured persons and their same-sex partners when their partners are designated as beneficiaries; the process includes submitting a copy of their certificate of partnership issued by Shibuya Ward, which recognizes same-sex partnerships.

(Sompo Japan Nipponkoa Himawari Life)

* Source: The 2015 LGBT Survey by Dentsu Diversity Lab.



Upper: Sign showing hearing disability assistance posted at one of several office building locations
Lower: Training for employees and agencies

Upper: LGBT Seminar
Lower: LGBT's rainbow colour at the toilet of training center



Dynamic and diverse workforce



Diversity for Growth

Sompo Holdings Group will provide working environment with diverse human resources, in terms of gender, nationality, age, etc. who can contribute to community and society to become a globally competitive group.

Promoting Gender Diversity

We recognize diversity of the human resources as one of our important management strategies, which is crucial to our business growth. We especially promote the gender diversity and 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. We are hosting various networking events among female employees in various industries around Japan for encouraging them to have clear career-up visions.

Supporting Employees with Disabilities

We place a great importance to creating working environments that allow people with disabilities to reach their full potential, and organize recruitment activities throughout Japan.

We are making sure that an assistant for employees with disabilities is appointed at each workplace to provide necessary support according to the degree of disability.

Global human resource development

To maintain successful global operations, we are promoting global employee exchange. The number of international recruits is increasing, and they are working enthusiastically in their respective workplaces.

Supporting LGBT Persons

We are working to support LGBT employees in reaching their full potential and amended our benefit programs from July 2016 to enable employees with a same-sex partner to take condolence leave, receive monetary benefits and make use of various welfare services.

We are also promoting understanding of LGBT issues through internal training.

Above four initiatives are carried out by Sompo Japan Nipponkoa



Upper: Childcare Leave Forum
Lower: Pan-industry social event



Upper: Holding annual Global Diversity Meeting to promote communication within employees
Lower: SOMPO Global University program provided in cooperation with the National University of Singapore's Business School

Initiatives Through Foundations

Supporting activities and research in social welfare

Sompo Japan Nipponkoa Welfare Foundation

The Sompo Japan Nipponkoa Welfare Foundation conducts various programs. These include providing financial assistance to civil society organizations in ASEAN countries and India; holding academic conferences and funding research on social welfare, social security, insurance, and gerontology; and awarding outstanding academic papers.

Aware of super-aging society, it also promotes solutions to increasingly complex social issues, including supporting families who provide home care to an elderly member with dementia or other condition, and providing scholarships to longterm care workers in training.

Its programs are designed to meet today's needs through both research and practice.



Upper: Donating to promote barrier-free access to rural market in Thailand
Lower: Operation support for parks and healthcare of children in Fukushima, Japan

Museum of arts exhibiting Van Gogh's Sunflowers

Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art



The Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art, located on the 42nd floor of the Sompo Japan Nipponkoa Headquarters Building in Nishi-Shinjuku, Tokyo, features in its permanent exhibition works by such masters as Vincent Van Gogh's Sunflowers, Gauguin, Cezanne, Seiji Togo, etc. The art museum is cultivating art appreciation in younger generations by providing free entry to junior high school

students and below, and through various educational programs in collaboration with Tokyo Shinjuku Ward public schools.



Our support of art appreciation through dialogue and new face award (contest in order to discover new talent for future generation) are certified as "This is MECENAT 2016" by the Association for Corporate Support of the Arts.



Upper: Art appreciation through dialogue
Lower: The Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art
* The museum is operated by Sompo Japan Nipponkoa Fine Art Foundation

Raising steward of the environment

Sompo Japan Nipponkoa Environment Foundation

The Sompo Japan Nipponkoa Environment Foundation supports education, capacity building, action and research in conservation and other environmental fields with the goal of contributing to global environmental protection.

The foundation, working with the JEEF (Japan Environmental Education Forum), and Sompo Japan Nipponkoa, organizes a series of Public Seminars on the Environment that have attracted more than 18,500 participants since the program's start in 1993.

Its CSO (Civil Society Organization) Learning Scholarship Program, meanwhile, is an 8 month internship program for undergraduate and graduate students desiring working experience at an environmental organization. As of March 31, 2015, the program has given more than 900 students opportunities to learn about environmental issues and civil society.



Upper: Public Seminars on the Environment, an outdoor class to experience nature through eating
Lower: CSO Learning Scholarship Program: Training session

Giving back to community through puppet shows

Puppet Theater 'Himawari Hall'



We have Himawari Hall puppet theater on the Sompo Japan Nipponkoa Nagoya Building from 1989 and are jointly operating with local NPO, Aichi Puppetry Center. The theater has organized a wide variety of events that draw national attention, such as puppet performances, seminars, workshops, the children's art festival, and script competition, P new face award (contest in order to discover new talent for future generation), in the area where puppet shows are very popular.



Our initiatives through "Himawari Hall" and "Smile Caravan" puppet shows (p10) and other initiatives are certified as "This is MECENAT 2016" by the Association for Corporate Support of the Arts.



Upper: Puppet mini caravan visiting children's ward
Lower: Show given by Puppet Theater Yumemi Trunk

Sompo Holdings, Inc.

26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku,
Tokyo 160-8338, Japan

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

Inclusion in Socially Responsible Investment (SRI) Indices

Sompo Holdings, Inc. is included in the following SRI indexes (as of July 1, 2016).



2016 Constituent
MSCI Global
Sustainability Indexes



2016 Constituent
MSCI Global
SRI Indexes

FTSE4Good

