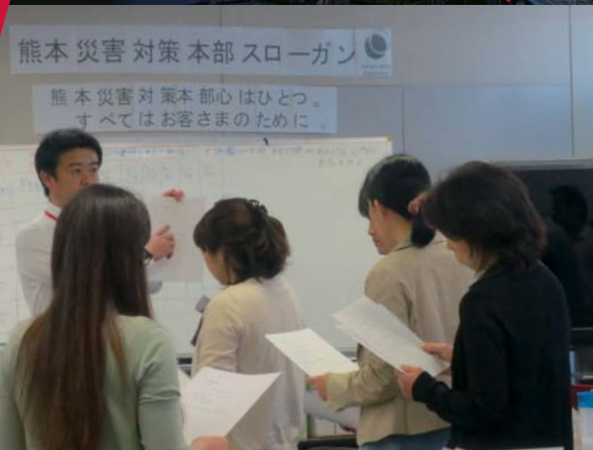




**SOMPO  
HOLDINGS**

Innovation for Wellbeing

# CSR Communication Report 2016



Sompo Japan Nipponkoa Holdings, Inc.

## Contents

Editorial Policy / Corporate Data .....	2
● <b>Top Commitment</b> .....	3
● <b>Group Overview</b>	
Management Strategy .....	7
Business Overview and the Group .....	9
Financial and Non-Financial Highlights .....	11
● <b>Main Achievement in FY2015</b>	
Group's CSR Key Performance Indicators (CSR-KPIs) .....	12
Products and Services for Contributing to a Sustainable Society .....	13
Major ESG Data .....	15
● <b>CSR Management</b>	
Redefining Group CSR Materiality .....	20
Group's CSR Key Performance Indicators (CSR-KPIs) FY2016 Targets .....	25
Stakeholder Engagement .....	26
Enhancing Promotion .....	27
Featured Topic: Initiatives for Sustainable Development Goals (SDGs) .....	29
Declaration to Society and Participation in CSR Initiatives .....	31
● <b>Group's CSR Material Issues</b>	
<b>1</b> Providing Solutions for Disaster Preparedness .....	33
<b>2</b> Contributing to Health and Welfare .....	37
<b>3</b> Promoting the Manageability of Global Environmental Issues .....	41
<b>4</b> Empowering Community and Society .....	45
<b>5</b> Supporting Diversity and Inclusion in Private and Public Life .....	49
● <b>External Recognition</b>	
Third Party Comments .....	53
Assurance by a Third Party Organization .....	54
External Recognition .....	55
Response to the Third Party Comments and External Recognition .....	56
● <b>CSR Milestones of the Group</b> .....	57

## Covered Organizations

This report covers Sompo Japan Nipponkoa Holdings, Inc., its affiliated group companies and foundations in Japan and overseas. It also features some activities by group company agencies.

## Reporting Period

This report relates mainly to initiatives from April 1, 2015, to March 31, 2016, but also contains some latest initiatives and policies to provide updated information.

## Publication

Annually

## Publication Period

- Last issue: September 2015
- Current issue: September 2016
- Next issue: (scheduled for) September 2017

## Referenced Guidelines

- Sustainability Reporting Guidelines (Version 4.0), Global Reporting Initiative\*
- ISO 26000: International standard on social responsibility
- SDG Compass: The guide for business action on the SDGs
- Environmental Reporting Guidelines 2012, Japan's Ministry of the Environment
- ISO 14064-1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals
- Sustainability Reporting Guidelines-SPI Report Guide, Network for Sustainability Communication
- The Ten Principles of the United Nations Global Compact
- United Nations Guiding Principles on Business and Human Rights

\* Applying GRI (Global Reporting Initiative) Sustainability Reporting Guidelines (Version 4.0, Core). Please see below for the details.  
URL: <http://www.sompo-hd.com/en/csr/communications/gri>

## Planning and Editing

CSR Department,  
Sompo Japan Nipponkoa Holdings, Inc.  
26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo  
160-8338, Japan  
E-mail: [csr@sompo-hd.com](mailto:csr@sompo-hd.com)  
TEL: +81-3-3349-3000

## Disclaimer

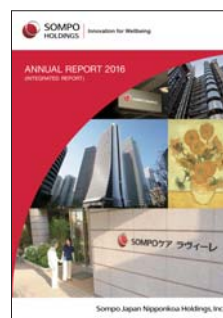
CSR information presented in this report includes forward-looking statements based on the management policies and plans of the Sompo Holdings Group. These statements were created based on information available at the time of compilation. Actual outcomes and results of activities may differ from such statements due to future changes in the business environment.



## Editorial Policy

- This report is a communication tool for providing our stakeholders with information on the Group's CSR management vision, basic policies, and progress on specific plans and initiatives, as well as for receiving feedback and making continuous improvements to our performance.
- Continuing from last year, this year's report comprises two parts: CSR Communication Report and the CSR Case Report. The former provides a leadership statement, a group profile, key results from FY2015, a description of our CSR management system, and examples of specific initiatives for each material issue. The latter provides a more thorough account of specific CSR initiatives.
- CSR Communication Report 2016 has the following features.
  - In the Top Commitment, President & CEO Kengo Sakurada, as the organization's most senior decision-maker, offers a succinct description of the background and meaning of CSR, group CSR objectives and targets, current successes and challenges, and future strategies.
  - A background and detailed account of the process taken in April 2016 to redefine our group's CSR material issues based on international social trends and other factors.
  - Descriptions of our basic policies, management systems, CSR key performance indicators (CSR-KPIs), major initiatives, and future policies and plans, to effectively communicate our PDCA process for improving actions on each redefined CSR material issue.
  - Featured Topic Article on group actions on the Sustainable Development Goals (SDGs), a global sustainability agenda for the year 2030 adopted unanimously by a United Nations summit in September 2015.
  - A summary of CSR-KPIs and products and services offered in FY2015, provided as year-end results. In an effort to report on our environmental, social, and governance (ESG) performance using specific figures and data, we compiled the ESG results of 27 major consolidated subsidiaries and service providers, and presented them on a multi-year basis for easy comparison.
- The supplementary CSR Case Report is organized according to our five material issues and presents details on initiatives aimed at addressing them. The report is linked to our official website to provide our stakeholders with the latest information at all times.
- As third-party input, Ms. Carolyn Schmidt, Program Director of ECOLOGIA, provided her views and advice on this report.
- Readers can access PDF and of this report, along with the GRI Sustainability Reporting Guidelines (ver. 4.0) comparison sheet, on our official website.

## Major CSR Communications Media



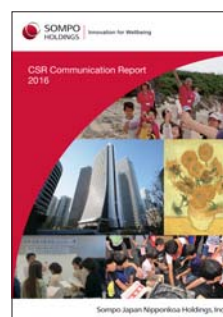
● ANNUAL REPORT  
(Integrated Report)

Detailed description of financial results, business activities, and strategy

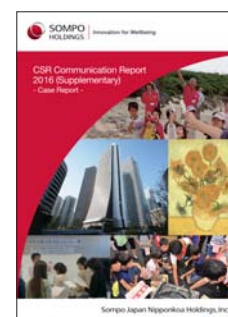


● Official website  
Web version of CSR Communication Report, along with updated information on CSR initiatives

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



● CSR Communication Report  
Detailed and quantitative information on the Group's CSR and ESG performance



● CSR Case Report

● CSR Booklet  
Succinct, easy-to-read introduction of specific CSR initiatives

## Corporate Data

As of July 1, 2016

- **Company name:** Sompo Japan Nipponkoa Holdings, Inc.  
Sompo Japan Nipponkoa Holdings, Inc. will change its company name to Sompo Holdings, Inc. on October 1, 2016.
- **Established:** April 1, 2010
- **Capital:** 100 billion yen
- **Head office:** 26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-8338, Japan
- **Telephone:** +81-3-3349-3000
- **Group CEO Representative Director, President and Executive Officer:** Kengo Sakurada
- **Employees:** 488\*
- **Business activities:** Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other operations incidental thereto.
- **Exchange listing:** Tokyo Stock Exchange (First Section)
- **URL:** <http://www.sompo-hd.com/en/>

\* As of March 31, 2016