

Supporting Diversity and Inclusion in Private and Public Life

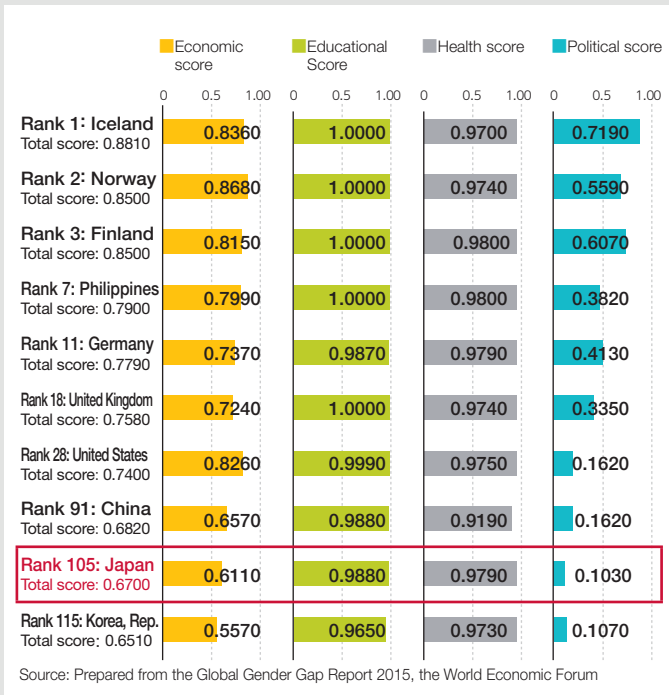


Our Vision

Respect the human rights and individuality of all stakeholders, supporting them in their pursuit of professional and personal development.

The Facts

Gender Gap Index (GGI) Country Ranking 2015



The World Economic Forum's Global Gender Gap Index 2015 ranked Japan 101st out of 145 countries worldwide. Its scores for "political empowerment" and "economic participation and opportunity" were especially low. With gender equality being an imperative for Japan, the Act on Promotion of Women's Participation and Advancement in the Workplace took force on April 1, 2016.

Basic Policies for

Our Action

The Group aspires to always being the best customer service provider both at home and abroad. This requires staying in tune with the dramatic shifts taking place in society and recognizing needs early on so we can take steps to meet them. As embodied in our slogan, "Diversity for Growth," we see a dynamic and diverse workforce as essential to this effort. We strive to build an innovative, resilient organization that capitalizes on the strengths of the individual and transforms diversity into an engine that propels our business forward.

Our respect for human rights and diversity also extends to customers and other stakeholders, as evidenced in our efforts to provide inclusive products and services and to raise awareness around issues of equality.

Basic policies

Group Personnel Vision

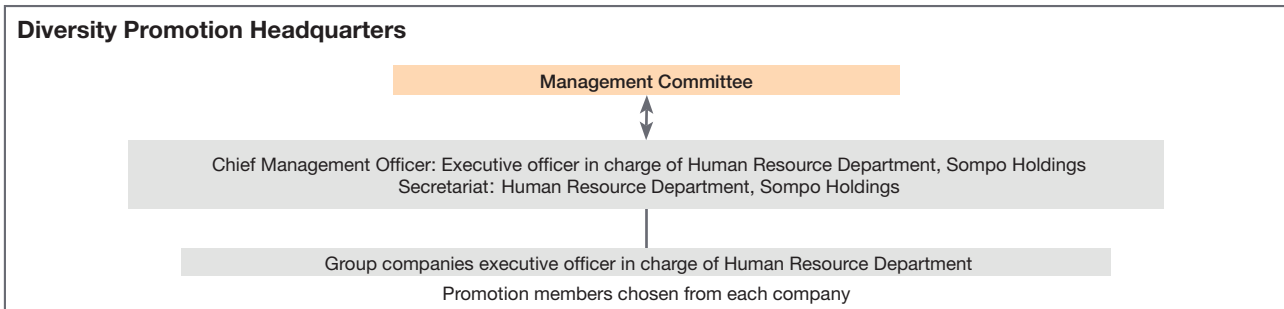
*SEE ►P.7 for details.

Group Policy for Human Dignity and Human Rights

*SEE ►P.17 for details.

Management System

The Diversity Promotion Headquarters is a Group-wide committee comprised of Group company officers in charge of human resources, headed by the executive officer on HR of Sampo Holdings. The holding company's HR division serves as its secretariat, and its activities are reported on an ad hoc basis to the Management Committee.



FY2016 CSR-KPIs

The following CSR-KPIs were set for FY2016. The boundaries (scope of impacts) covered for each item include the entire Group.

*SEE ► P.25 for a list of CSR-KPIs for all material issues.

Group's CSR-KPIs	FY2016 Targets	Categories of corporate value improvement			
		A	B	C	D
Initiatives that foster diversity and inclusion	Implement various initiatives			○	○
Ratio of female employees in managerial positions	Promote with the aim of achieving 30% by the end of FY2020			○	○

A Increases revenue and investment income
C Increases brand recognition and trust

B Reduces costs
D Strengthens the organization; enhances employee loyalty

Stakeholder Comments (Excerpts)

- Gender equality is currently an important theme in Japan, but it is also necessary to change management styles, work environments, and processes to match more diverse values. (CSR expert international institution)
- We need to engage not just businesses but society as a whole in this effort. (CSR expert international institution)
- It is important to view diversity as a management strategy. (Government)
- Businesses need to be inclusive to the LGBT community and others with different values. (Civil society)



More details are available in the CSR Case Report

URL : http://www.sampo-hd.com/~media/hd/en/files/csr/communications/pdf/2016/e_case2016.pdf

Our Key Strengths

1

Products & Services

Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues.

2

Partnerships

Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society.

3

Arts & Culture

Promoting the quality of life and its enrichment by the application throughout all our operations of our expertise and resources in the arts and culture.

Key Initiatives

Advanced efforts to empower women

Partnerships

In working to create a work culture where every individual is respected and can reach their full potential, the Group is focused especially on empowering women. As of April 1, 2016, we have 560 female managers (13.2% of all managers). We are developing a pool of female candidates for senior-level management positions including Directors by providing training opportunities at each step along the career path. We are also in the fourth year of our mentor program for female employees, in which a manager other than the employee's own supervisor provides support as a mentor.

We hold seminars on childcare leave to equip employees and their supervisors with the knowledge they need to resume their careers successfully. Empowering women in Japan also requires raising awareness among male employees about involvement in child rearing. In its aim to reach 100% male participation in childcare leave (up to 7 days leave with pay), Sompo Japan Nipponkoa sends suggestions to supervisors, for instance, on how to encourage their employees to take leave.

Such active efforts to empower women in the workplace were recognized by the Tokyo Stock Exchange with a Corporate Activity Award in January 2015. Sompo Japan Nipponkoa (including former Sompo Japan) has also been selected for various awards, including the Diversity Management Selection 100 by the Ministry of Economy, Trade and Industry in March 2014; Second Prize in the Advanced Category of the 2015 J-Win Diversity Awards in March 2015; and an Excellence Award in the Working Women's Empowerment Awards by the Japan Productivity Center in February 2016.



Childcare Leave Forum

Global human resource development

Partnerships

We offer the Exchange Program for Group employees to develop new skills and leverage their diverse strengths for Group growth. The program aims to build strong relations between Japanese and Group companies in and outside Japan through deeper mutual understanding and the sharing of skills and knowledge.

In FY2015, 21 staff members from Group companies in nine countries outside Japan took up positions at 17 departments in Japan and underwent on-the-job training for a period of several months.



Exchange Program

Work style innovation

Partnerships

In FY2015, Sompo Japan Nipponkoa embarked on a series of work style innovations in order to increase productivity and create a more flexible work environment that taps into the wide-ranging talents of its diverse workforce.

Specifically, the company introduced a kind of flextime program that provides the choice of nine different periods in the day in which to work, helping employees with children or a family illness, or who communicate regularly with overseas stakeholders. Leveraging improvements in its ICT infrastructure, the company also instituted a telecommuting work policy to provide even more flexibility and boost productivity. These work style innovations are also aimed at maximizing added value and making fundamental improvements to overwork conditions, with specific goals set by each workplace.



Office in the early morning

Key Initiatives

Diversity advocates for LGBT persons

Products & Services

Partnerships

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. The Sompo Holdings Group is working to support LGBT employees in reaching their full potential while delivering products and services that support LGBT customers.

Sompo Japan Nipponkoa amended its benefit programs to enable employees with a same-sex partner to take condolence leave, receive monetary benefits including condolence money, and make use of various welfare services. The company is also promoting understanding of LGBT issues through internal communications media and Group training. For example, in FY2015 the company added LGBT topics to its annual CSR training curriculum. Sompo Japan Nipponkoa Himawari Life provides 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.

We will continue our work to embrace LGBT and other values as we strive to realize society that gives everyone equal opportunity.

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



LGBT Seminar

Accommodating the elderly and people with disabilities

Products & Services

The Act for Eliminating Discrimination Against Persons with Disabilities* took effect in Japan on April 1, 2016. Sompo Japan Nipponkoa had already been using brochures and application forms with a universal design, but the company launched a cross-divisional project team prior to the law 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. We will continue to develop products and services that support various customer needs.

* This law aims to promote inclusiveness toward people with disabilities by prohibiting unfair discrimination and requiring reasonable consideration of their circumstances.



Sign showing hearing disability assistance posted at one of several office building locations

TOPICS >>>

Complying with the UK Modern Slavery Act

Partnerships

On March 26, 2015, the Modern Slavery Act entered into force in the United Kingdom. The act, which aims to restrict the complicity of UK businesses in modern forms of slavery, which include human trafficking, forced labor, and sexual exploitation, applies to companies that carry on a business in the UK and have an annual global turnover of £36 million or more. It requires such companies to publish an annual slavery and human trafficking statement and report on the steps they have taken, if any, to ensure that slavery is not taking place in their business or supply chain. A contributing factor to these supply chain management requirements is the rising importance of human rights due diligence, the process of measuring, reporting, correcting, and addressing the adverse impacts of a company's business, including its entire supply chain, to proactively prevent human rights violations.

Sompo Japan Nipponkoa Insurance Company of Europe published an anti-slavery statement on its official website in September 2015. The company is taking various steps based on its published policies, including, as supplier due diligence, verifying supplier compliance using a check sheet, as well as holding training for employees and suppliers.



Official website of Sompo Japan Nipponkoa Insurance Company of Europe

URL : <http://www.sjnk.eu/modern-slavery-act/>

Moving forward

We will comply with all national and local human rights laws wherever we operate, while contributing to local economies by conducting our business in line with local cultures, customs, and stakeholder interests. We will also continue to advance initiatives to increase the ratio of female managers to 30% by the end of FY2020 and to be inclusive to LGBT people.