

Contributing to Health and Welfare

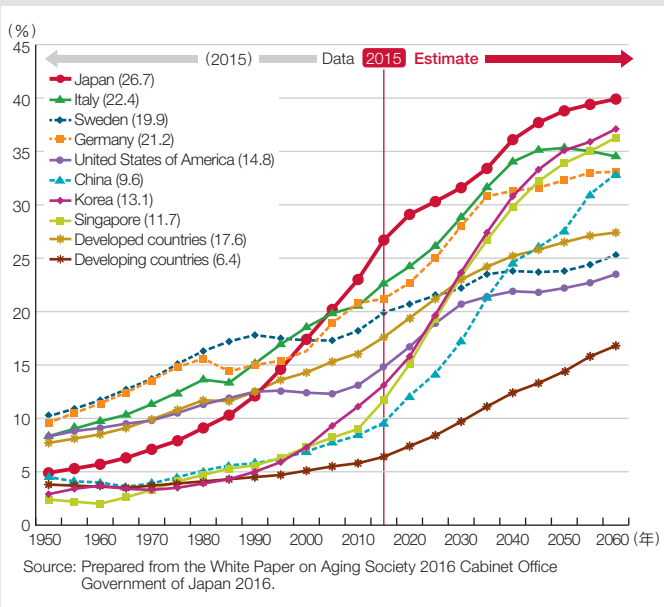


Our Vision

Provide high-quality nursing care and healthcare services, and implement projects that promote health and welfare with the aim of creating a society where all people are able to lead a fulfilling life.

The Facts

Percentage of elderly population* by country



Japan's population is aging at a speed unmatched by other developed countries, the proportion of its elderly having gone from the low range among the world's nations in the 1980s and earlier, to the middle range in the 1990s, to the highest of any country in 2005. Regionally, developed regions of the world are already experiencing population aging, but the pace is expected to accelerate in developing regions as well.

* Percentage of elderly population...occupational ratio of population over aged 65 within total population.

Basic Policies for

Our Action

With Japan progressing as a "super-aged" society, the Group aspires to become the most trusted long-term care provider in Japan. We will do this by providing healthcare services of the highest quality and building our "security, health, and wellbeing" brand with the goal of making Japan a prosperous aged society that sets an example for the world. As measures to extend healthy life expectancy, we will provide services that promote health and productivity management* while also addressing mental health issues and lifestyle-related diseases. We will also contribute to sustainability in developing economies and other parts of the world by implementing projects with civil society organizations and other stakeholders with the aim of addressing local issues using our health and welfare expertise.

* (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.

Basic policy Group CSR Vision

*SEE ►P.8 for details.

Management System

The Council for CSR Promotion is a Group-wide committee comprised of Group company officers in charge of social responsibility, headed by executive officer on CSR of Sompo Holdings. The Council deliberates and confirms progress on Group CSR measures. Its activities are periodically reported to and discussed by the Management Committee and Board of Directors.

* SEE ► P.28 for an organizational chart of our CSR management system.

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
Development and provision of products and services that contribute to health and welfare	Develop and provide products and services	○	○	○	○
Promotion of employee health and productivity	Implement various initiatives			○	○
Community outreach initiatives in partnership with civil society organizations	Implement various initiatives			○	○

A Increases revenue and investment income

B Reduces costs

C Increases brand recognition and trust

D Strengthens the organization; enhances employee loyalty

Stakeholder Comments (Excerpts)

- Because Japan has the oldest population in the world, I think Japan's initiatives and know-how can offer solutions to global issues of population aging. (ESG investment expert)
- Like the initiative for speedy payment of insurance claims after the March 2011 earthquake and tsunami, I would also like to see you respond appropriately to stakeholder expectations in the field of health and welfare. (ESG investment expert)
- The term "welfare" conveys a strong impression of being something that is granted or given, but it is important to promote self-reliance through engagement. (Civil society)
- It is important to think about opportunities to contribute to qualitative wellbeing and an improved quality of life. (Outside director)



More details are available in the CSR Case Report

URL : http://www.sompo-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

Corporate health promotion: Support services for health and productivity management

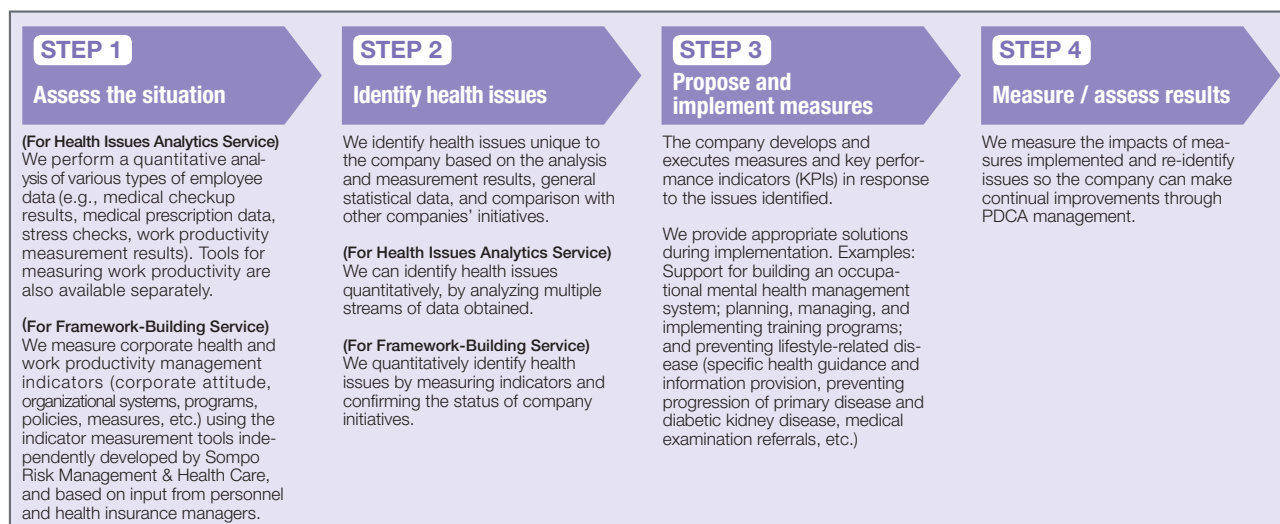
Products & Services Partnerships

Japan's emergence as a "super-aged" society has increased awareness of issues as its rapidly shrinking working population, rising healthcare costs due to lifestyle-related diseases, and the growing prevalence of mental health issues. As a result, health insurance societies (public bodies charged with providing health insurance) in Japan were asked to prepare and implement Data Health Plans*1 in FY2015, and since December 2015, companies are now required to conduct stress checks in offices that have 50 or more workers. In addition, under the government's Urgent Policies to Realize a Society in Which All Citizens are Dynamically Engaged announced in November 2015, companies are expected to play a key role in promoting collaboration with health

insurance societies as well as health and productivity management.

Sompo Risk Management & Health Care provides comprehensive support for businesses and health insurance societies in implementing their health and work productivity management and Data Health Plans. We offer a Health Issues Analytics Service, in which we propose specific actions for health promotion based on an analysis of health-related data*2 and extraction of health issues through machine learning and other techniques, as well as a Framework-Building Service to support development of the foundations of practical health and work productivity management.

* 1 The business plans designed to promote the health of policyholders after conducting analysis of various data including medical prescriptions.
 * 2 Medical checkup data, medical prescription data, stress checks, work productivity measurement data, work attendance data, etc.



Health initiatives for our Group employees

To realize our Group Management Philosophy of providing products and services of the highest quality possible that contribute to security, health, and wellbeing, it is important that the providers (our employees) be in good health themselves.

Our Group companies analyze and identify employee health issues using the health and productivity management support services developed by Sompo Risk Management & Health Care to support employees' better health and boost productivity.

New health support products and services explored using wearable devices

Sompo Japan Nipponkoa Himawari Life has partnered with Fitbit, Inc. on an initiative to support the insurance company's customers in leading a healthy and active lifestyle.

As a first step, the company distributed Fitbit wearable devices to employees to monitor their heart rates, and then began analyzing the cause-and-effect relationships between the activity data made available by the wearable devices and illness.

[Examples of initiatives]

Sompo Japan Nipponkoa	<ul style="list-style-type: none"> ● Work style innovation, management of working hours, encouraging employees to take vacation (also incorporated into evaluation systems) ● Periodic provision of health-related information on the in-house intranet ● Education on lifestyle-related disease prevention as part of new-hire training*
Sompo Japan Nipponkoa Himawari Life	<ul style="list-style-type: none"> ● Promotion of employee health support projects Vacation 5.5.4 (encouraging employees to take longer vacations, having flexible work rules) Health 1UP Challenge (distribution of wearable devices, lifestyle-related disease prevention, etc.)*
Sompo Japan Nipponkoa Insurance Services	<ul style="list-style-type: none"> ● Implementation of the 2013 Healthy Company Declaration holding motivational and health events ● Activities in three key areas: specific health checkups, specific health guidance, and use of generic drugs ● Effective use of telecommuting

* These initiatives are based on analytical results from health and productivity management support services offered by Sompo Risk Management & Health Care.

Key Initiatives

Long-term care business: Supporting Japan as global pioneer in healthy longevity

Products & Services

The Group 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 company in the Group, we will seek to provide a range of healthcare services that meet the full spectrum of present and emerging needs.

Initiatives that set us apart from other long-term care providers include: development and operation of an internal management system that utilizes our know-how in governance, compliance, and risk control; streamlining of documentation and health record sharing procedures using electronic media; use of ICT and digital

technologies, such as sensors for patient monitoring; and enhancement of service provision skills, including the Sampo Care Next Step Center, a training center for healthcare professionals. We also have an advisory committee made up of academic and industry experts whose purpose is to identify and prioritize the various challenges facing Japan's long-term care industry and provide the Group with business policy advice.

Through increased efforts to provide the highest quality services to our residents and their families, we aim to build our "security, health, and wellbeing" brand and become the most trusted long-term care provider in country. We will also strive to make Japan a prosperous aged society that sets an example for the world by providing integrated services that include predictive and preventive care.

Sampo Care (Management Company)	Tasked with the quick realization of our vision for our nursing care operations, Sampo Care is a highly specialized management company that provides guidance and oversight for all Group nursing care service companies.	
Sampo Care Message	Facility Nursing Care Services	Sampo Care Message operates 185 fee-based economy to mid-range nursing homes under its Sampo Care Sampo no le S brand. In addition, through its Sampo Care Sampo no le S brand, this company manages 121 housing complexes for seniors that offer nursing care services to residents.
	At-Home Nursing Care Services	Sampo Care Message provides home-visit long-term care and other at-home nursing care services out of 412 offices across Japan. In February 2015, this company launched its new Sampo Care Home-Care Service . Sampo Care Message is currently expanding its service area throughout the Tokyo metropolitan area.
Sampo Care Next	Facility Nursing Care Services	Sampo Care Next operates 114 mid-range fee-based nursing homes in major cities under its Sampo Care La vie Re brand.
Cedar Co., Ltd.*	Facility Nursing Care Services	Cedar runs 38 La Nassica brand economy and other fee-based nursing homes and provides services centered on rehabilitation.
	At-Home Nursing Care Services	This company also offers Aozora-no-sato brand day service centers and provides services centered on rehabilitation.

* A 34% stake in Cedar Co., Ltd., was acquired in September 2012.

TOPICS >>>

Social welfare in action and support for academic research

Partnerships

The Sampo Japan Nipponkoa Welfare Foundation, established in 1977, 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 rapid population aging, 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 long-term care workers in training. Its programs are designed to meet contemporary needs through both research and practice.

As of the end of FY2015, the foundation has given 2,218 grants amounting to 1.36 billion yen to civil society and welfare organizations.

Moving forward

We will work to develop and provide innovative products that contribute to health and welfare by further utilizing ICT and digital technologies. We will also promote health and productivity among our employees so they can play a crucial role in providing top-quality products and services. Furthermore, to better leverage our expertise in health and welfare for addressing challenges on a global level, we will implement various projects in partnership with civil society organizations and other stakeholders.

It also supports the training and exchange programs of the Alzheimer's Association of Japan, providing a cumulative 194 million yen for its programs, in which approximately 15,900 people have participated.

TOPICS >>>

Maternal and child health project in Myanmar

Partnerships

Mortality rates among mothers and children under the age of five are higher in Myanmar than in nearby countries, with approximately 90% of these deaths concentrated in rural areas. In response, Sampo Japan Nipponkoa has partnered with Save the Children Japan to launch a project.

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.