



Empowering Community and Society

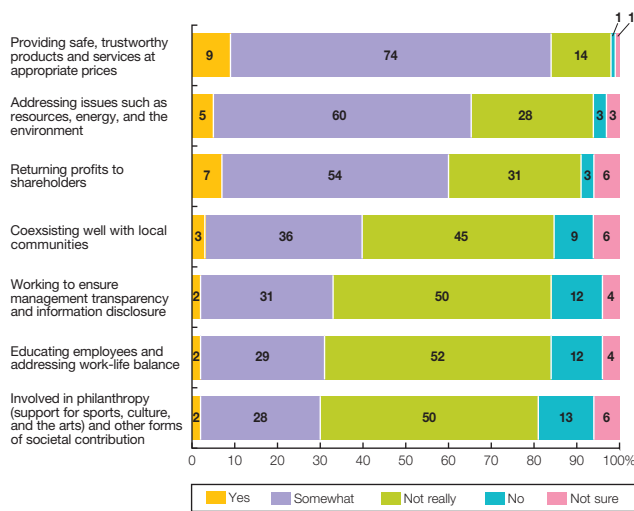


Our Vision

Through community outreach and initiatives in culture and the arts, improve the lives of people in local communities and become their most trusted corporate citizen.

The Facts

Public Perception of Corporations



Source: Prepared from "Report of 19th Public Opinion Survey on Public Perception of Corporations" (February 2016), Keizai Koho Center (Japan Institute for Social and Economic Affairs).

A public opinion survey on corporate perceptions in Japan found that 83% of respondents believe corporations provide safe, trustworthy products and services at appropriate prices, while 54% believe corporations do not coexist well with local communities and 63% believe corporations are not involved in philanthropy (support for sports, culture, and the arts) or other forms of societal contribution.

Basic Policies for

Our Action

The Group believes that companies and their employees have an important responsibility to help create stronger communities by staying abreast of social issues and addressing them through communication with all whom they impact. We are engaged in a variety of such social initiatives in partnership with civil society organizations and other stakeholders, while also supporting employee participation using the skills they develop through work.

Addressing community and social challenges in this way serves the dual purpose of realizing a more resilient and sustainable society while building a more deeply trusted and highly valued Group brand. Active involvement in addressing social issues also helps employees and agencies cultivate a deeper sensitivity, improving their skills on and off the job.

Basic Policies

Group CSR Vision

* SEE ►P.8 for details.

Sompo Japan Nipponkoa's Corporate Citizenship Policy

* SEE ►P.17 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 |
| Initiatives that build stronger communities | 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)

- As a provider of insurance and long-term care services, you are familiar with the various risks people face in their daily lives. In that sense, your business is strongly tied to the community. (ESG investment expert)
- Your connection to a wide range of stakeholders is an important resource. Your direct link to the consumer means you can help spread important ideas. (Government)
- I would like you to consider actions to address poverty and inequality. (CSR expert international institution) (Civil society)
- Society does not yet have adequate frameworks for discussing and addressing systemic regional issues. I would like to see your employees be more involved in these issues. (Civil society)
- Agencies should also participate in initiatives, just like employees. (Agency)
- Employees should be constantly reminded of the importance of community outreach. (Trade union)



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

Building stronger communities through local partnerships

Products & Services Partnerships Arts & Culture

To promote community development in ways that increase autonomy and sustainability based on local strengths, Sompo Japan Nipponkoa works through public-private partnerships with local governments to address issues specific to each region. Numerous and wide-ranging, these partnerships include disaster resilience, traffic safety, corporate risk consulting, gender equality in the workplace, environmental conservation, tourism industry support and tourism promotion, and collaboration with arts and cultural facilities. We also promote employee participation in community development by offering food menus and hosting vendor booths featuring local products in company cafeterias. We also support purchases of local products via the Internet and other means.

Sompo Holdings Volunteer Days

Partnerships Arts & Culture

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, with an emphasis on International Volunteer Day on December 5. Group employees participated in various activities, including training classes for dementia supporters, local cleanups, and blood donations.



Sompo Chikyu (Earth) Club, an employee volunteering platform

Partnerships Arts & Culture

Sompo Chikyu (Earth) Club was launched as a Group employee-managed volunteer organization. The funding source for activities is the Sompo Chikyu (Earth) Club Social Contribution Fund, which receives voluntary donations from employees. The fund then donates to various causes, including disaster relief in Japan, civil society organizations that are supported by club members, and various local volunteer initiatives.

Collaboration between agencies and employees across Japan

Partnerships

National agency associations (AIR Autoclub and JSA Chukakukai) and Group employees are jointly engaged in wheelchair maintenance and cleaning at social welfare and other facilities across Japan. These activities aim to make use of the auto repair expertise of agencies' auto mechanics. In FY2015, more than 2,000 agency staff members maintained and cleaned some 4,000 wheelchairs.



TOPICS >>>

Sompo Japan Nipponkoa Insurance (Hong Kong) awarded for environmental and social efforts

Partnerships

Sompo Japan Nipponkoa Insurance (Hong Kong) has been selected every year since 2009 as a Caring Company (awards by the Hong Kong Council of Social Services), which recognizes entities that conduct environmental and community initiatives. In 2015, the company was commended for its efforts to improve employee health, as well as its participation in various volunteer activities, such as charity runs and a farm-visit program for low-income residents.



Charity run participants



Key Initiatives

Ongoing initiatives to support reconstruction

Partnerships

Arts & Culture

The earthquake and tsunami that struck eastern Japan on March 11, 2011, caused catastrophic damage. We promptly paid out insurance payments and also provided various forms of reconstruction support based on changing local needs.



Volunteering at Shichigahama, Miyagi District, Miyagi Prefecture

Major Initiatives in the 5 Years Since the 2011 Disasters

FY2011

- Dispatched more than 3,000 employees to the disaster area, promptly paid out insurance payment.
- Donated about 120 million yen (from Group employees) via the Central Community Chest of Japan.
- 68 employees volunteered locally to assist in reconstruction.

FY2012 – FY2015

- Launched Employee Dispatch Program to send employees to organizations working on recovery. 28 employees sent from FY2012 to 2015.
- Launched Farmers Markets to Support Disaster Recovery to promote local products from the most heavily damaged areas (13 times from FY2011 to 2015).
- Began puppet shows in Kamaishi, Iwate Prefecture. From 2012 to 2015 held 25 performances for approx. 1,010 children and parents.

TOPICS

Supporting Tohoku reconstruction through renewable energy development

Partnerships

Products & Services

We have invested 420 million yen in solar power development in a district in preparation for the lifting of the evacuation order in Minamisoma City, Fukushima Prefecture. This project aims to generate electricity on farmland that has become difficult to cultivate due to radioactive contamination from the Fukushima Daiichi Nuclear Power Plant. We are working on this important as well as profitable form of reconstruction support with other financial institutions and with comprehensive support from the Fukushima prefectural government.



Solar panels (Minamisoma, Fukushima)

Moving forward

To further empower communities around the world, we will continue to partner with civil society organizations in providing frameworks such as Sompo Holdings Volunteer Days and Sompo Chikyu (Earth) Club for our employees and agencies to participate in community service. We will also provide continued recovery assistance to communities heavily impacted by disasters.

Reconstruction initiatives after the 2016 Kumamoto Earthquakes

Partnerships

A series of large earthquakes struck Kumamoto in Kyushu, Japan, starting on April 14, 2016. We put special effort into making payouts of insurance, one of our core businesses, and also solicited donations from the entire Group, donating some 12 million yen to the Central Community Chest of Japan and other organizations (as of June 30, 2016).



Disaster Response Headquarters

TOPICS

Enriching society through art

Partnerships

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 Gauguin, Cezanne, Seiji Togo, and Grandma Moses, while holding various travelling exhibitions, supporting emerging artists, and promoting art appreciation through dialogue. In 1987, a work from master post-impressionist Vincent Van Gogh's Sunflowers series was added to the permanent collection, making this the only museum in Japan where one can view a work from the series. Approximately 5.43 million people have visited the art museum as of March 31, 2016.



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.

The art museum also contributes to local communities, one example being a special exhibit of Van Gogh's Sunflowers at the Miyagi Museum of Art in 2014 to support post-disaster reconstruction.



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2016

Our support of art appreciation through dialogue and other initiatives are certified as "This is MECENAT" by the Association for Corporate Support of the Arts.