

Business partners

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Mitigation of Climate Change

Environmental and CSR Initiatives in Partnership with Business Partners

Partnerships

Sompo Japan Nipponkoa is working on environmental and corporate social responsibility efforts with the entire value chain, in collaboration with all of our business partners.

We communicate and ask for cooperation with our stances toward action by sharing the Group CSR Vision, Environmental Policy, and Sustainable Procurement Policy with business partners, including contractors that provide waste collection, transport and disposal, as well as printing, logistics, and food services. We also communicate to business partners about our efforts to consider the environment, including proper waste management and a ban on hazardous materials being brought into our buildings, as well as a ban on the use of products of international concern, such as products manufactured through child labor or forced labor, or the use of conflict minerals.

Also, in the selection and purchasing of paper, we select suppliers from the perspective of promoting recycled paper, and have established green procurement routes.

Group Sustainable Procurement Policy

Partnerships

There has been growing public pressure on corporations to take measures for sustainable procurement that encompass the supply chain, following the enactment of the Dodd-Frank Act in the United States in 2010^{*1}, the Modern Slavery Act in the United Kingdom in 2015^{*2}, and the release of the ISO 20400 international standard on sustainable procurement in April 2017. In order to respond to social demands as a corporation and further contribute to a sustainable society in collaboration with suppliers and other stakeholders, Sompo Holdings has established the Group Sustainable Procurement Policy, which stipulates fair and equal transactions, compliance with laws and regulations, and consideration of global issues.

*1 Act that imposes obligations on corporations such as to investigate whether their products contain conflict minerals originated in the Democratic Republic of the Congo.

*2 Act that imposes obligations on corporations such as to investigate their supply chain for human rights violations such as forced labor or human trafficking.

Reducing the Use of Paper

Partnerships

●Sompo Japan Nipponkoa

The company is using the PDCA cycle in its plan to reduce the use of paper based on the Group's CSR-KPIs. It developed management systems that prevent the making of needless copies through computerization and rationalization of insurance procedures. Also, it promotes efforts to go paperless through the introduction of tablet computers for viewing documents during internal meetings.

●Sompo Japan Nipponkoa Himawari Life

CD-ROMs are being used for policy documentation and guides for customers to reduce paper use, consider the environment, and enhance customer convenience.

The CD-ROMs are digital books with functions such as complete text search, comments, memos, and magnified display options. With customer convenience in mind, the CD-ROMs are created for each product so that multiple products not actually being purchased are not included.

●Saison Automobile & Fire

Saison Automobile & Fire offers a discount for customers who apply online, to encourage the reduction of paper use as well as help reduce CO2 emissions by eliminating the need for sales staff to drive to customers' homes. The proportion of discount-eligible contracts processed online out of the total number of applicable automobile insurance contracts sold during fiscal year 2016 was 99.4%. The company has also introduced another discount for customers who opt out of receiving a paper copy of their insurance policy. Of the total number of applicable automobile insurance contracts sold during fiscal year 2016, 68.5% received this discount. Also, for all customers with policies starting on or after July 1, 2017, the company has introduced personal web pages to confirm policy details and obtain printable digital insurance policies (PDF format), and provided electronic files instead of sending paper copies of insurance policy terms and conditions, and accident and trouble support books. These changes are aimed at reducing the use of paper and boosting customer convenience.

●Sonpo 24

The company promotes the reduction of paper use through eliminating the need for policy applications on paper, not only for online but also for phone call applications.

The company also offers a discount on insurance premiums when customers choose not to receive a paper copy of the insurance policy when making an online application, further reducing paper use.

Of the total number of applicable insurance contracts sold during fiscal year 2016, 44.0% received this discount.

Solutions for Environmental Issues

Integrating ESG into Investing and Financing Processes

Partnerships

Our Group proactively engages in investment and financing in fast-growing areas including infrastructure, such as roads, airports, electric power-generating facilities, water supply, sewerage systems, and, especially, environmentally conscious renewable energy projects. Since such projects are more resilient to economic change, we expect stable profit over the long term. More than 90% of the total energy supply in Japan comes from fossil fuels, which includes oil, coal, and natural gas, most of which are dependent on foreign sources. Recently, the energy market has been destabilizing due to the high volatility of fossil fuel prices and rapid increase in energy demand of emerging countries. Additionally, the reduction of GHG emissions from fossil fuel combustion is becoming a pressing issue. In order to support the expansion of renewable energy generation, we have started to make personal loans from fiscal year 2007 to business alliance with solar energy generation projects with a smaller ecological footprint and no risk of resource depletion. From fiscal year 2014, our Group has been expanding its loans and investment destination and the project size, and has invested in and provided loans to photovoltaic and wind power generation for approximately 2.18 billion yen during fiscal year 2016.

Respect for Human Dignity and Rights

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 disclosed 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.

▶ [Sompo Japan Nipponkoa Insurance Company of Europe](#) 