



**SOMPO**  
HOLDINGS

Innovation for Wellbeing

# ANNUAL REPORT 2016

(INTEGRATED REPORT)




Sompo Japan Nipponkoa Holdings, Inc.



An aerial photograph of a city skyline, likely Tokyo, with a prominent snow-capped mountain (Mount Fuji) in the background. The city is densely packed with buildings, and the sky is a clear, pale blue. The text "Innovation for Wellbeing" is centered over the image, underlined with a red line.

# Innovation for Wellbeing

---

An aerial photograph of a city skyline, likely Tokyo, with a strong blue color cast. The foreground shows several prominent skyscrapers, including a large one with a curved top. The middle ground is filled with a dense urban landscape of smaller buildings. The background shows a hazy horizon under a clear sky.

In this age of uncertainty, we strive to bring peace of mind to your tomorrow.  
To achieve this we are constantly innovating. From safety and security to health,  
we seek to promote wellbeing in every aspect of your life.  
Supporting you in Japan and throughout the world.

Innovation for Wellbeing: SOMPO HOLDINGS



## Contents

### Management Strategies

▶ page 4

In this section, we will explain the Group's vision and the strategies for realizing this vision.

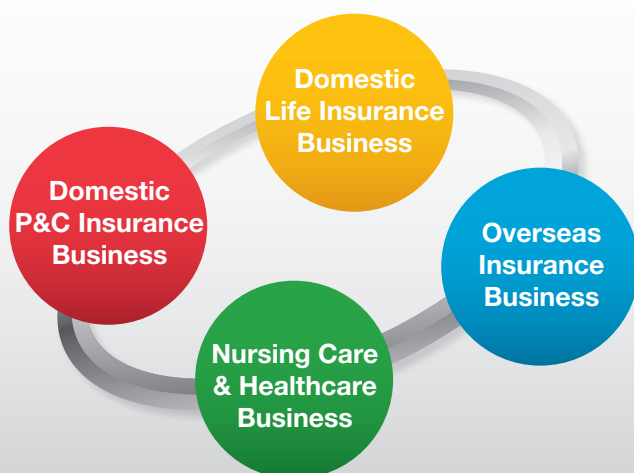


To Our Stakeholders	4
Our Vision	6
Our Initiatives	8
A Message from the Group CEO	10
An Interview with Outside Directors	18

### Review of Operations

▶ page 21

Here, we will look at the strategies and initiatives of each business.



Financial and Non-Financial Highlights	22
Domestic P&C Insurance Business	26
Domestic Life Insurance Business	32
Nursing Care & Healthcare Business	36
Overseas Insurance Business	42
Strategic Businesses	48

### Editorial Policy

This report aims to provide stakeholders with an outline of the Group, its business performance, and its management strategies in an easily understood manner.

From the 2014 edition, we adopted the International Integrated Reporting Framework issued by the IIRC\* as a guideline in preparing this integrated report that features both the financial and non-financial aspects of the Group's business accomplishments, challenges, and strategies.

\* International Integrated Reporting Council: Established in 2010 to prepare an international reporting framework for businesses.

## Strategies for Sustainable Growth ▶ page 51

This section illustrates the strategies underpinning the Group's growth.



Strategic Risk Management (ERM) and Capital Policy	52
Our Strategy for Digital and IT	58
Group HR Strategy	60
CSR	64

## Corporate Governance ▶ page 69

Explanations of the corporate governance systems and initiatives instituted to improve corporate value can be found in this section.



Directors and Audit & Supervisory Board Members	70
Corporate Governance	72
Management Members	81
Compliance	88
Information Disclosure	90
Financial Section	91
Corporate Data	169

### CSR- and ESG-Related Information

This report contains information related to corporate social responsibility (CSR) and environmental, social, and governance (ESG) issues, which has been selected and arranged based on topics we wish to communicate to shareholders and other investors. For a more detailed look at our CSR- and ESG-related initiatives as a whole, please refer to *CSR Communication Report 2016*, which is available on Sampo Holdings' corporate website.

### Forward-Looking Statements

The forecasts included in this document are based on the currently available information and certain assumptions that we believe are reasonable. Accordingly, the actual results may differ materially from those projected herein depending on various factors.