



**SOMPO
HOLDINGS**

Innovation for Wellbeing

CSR Communication Report 2016



Sompo Japan Nipponkoa Holdings, Inc.

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Covered Organizations

This report covers Sompo Japan Nipponkoa Holdings, Inc., its affiliated group companies and foundations in Japan and overseas. It also features some activities by group company agencies.

Reporting Period

This report relates mainly to initiatives from April 1, 2015, to March 31, 2016, but also contains some latest initiatives and policies to provide updated information.

Publication

Annually

Publication Period

- Last issue: September 2015
- Current issue: September 2016
- Next issue: (scheduled for) September 2017

Referenced Guidelines

- Sustainability Reporting Guidelines (Version 4.0), Global Reporting Initiative*
- ISO 26000: International standard on social responsibility
- SDG Compass: The guide for business action on the SDGs
- Environmental Reporting Guidelines 2012, Japan's Ministry of the Environment
- ISO 14064-1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals
- Sustainability Reporting Guidelines-SPI Report Guide, Network for Sustainability Communication
- The Ten Principles of the United Nations Global Compact
- United Nations Guiding Principles on Business and Human Rights

* Applying GRI (Global Reporting Initiative) Sustainability Reporting Guidelines (Version 4.0, Core). Please see below for the details.
URL: <http://www.sompo-hd.com/en/csr/communications/gri>

Planning and Editing

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Disclaimer

CSR information presented in this report includes forward-looking statements based on the management policies and plans of the Sompo Holdings Group. These statements were created based on information available at the time of compilation. Actual outcomes and results of activities may differ from such statements due to future changes in the business environment.

Editorial Policy

- This report is a communication tool for providing our stakeholders with information on the Group's CSR management vision, basic policies, and progress on specific plans and initiatives, as well as for receiving feedback and making continuous improvements to our performance.
- Continuing from last year, this year's report comprises two parts: CSR Communication Report and the CSR Case Report. The former provides a leadership statement, a group profile, key results from FY2015, a description of our CSR management system, and examples of specific initiatives for each material issue. The latter provides a more thorough account of specific CSR initiatives.
- CSR Communication Report 2016 has the following features.
 - In the Top Commitment, President & CEO Kengo Sakurada, as the organization's most senior decision-maker, offers a succinct description of the background and meaning of CSR, group CSR objectives and targets, current successes and challenges, and future strategies.
 - A background and detailed account of the process taken in April 2016 to redefine our group's CSR material issues based on international social trends and other factors.
 - Descriptions of our basic policies, management systems, CSR key performance indicators (CSR-KPIs), major initiatives, and future policies and plans, to effectively communicate our PDCA process for improving actions on each redefined CSR material issue.
 - Featured Topic Article on group actions on the Sustainable Development Goals (SDGs), a global sustainability agenda for the year 2030 adopted unanimously by a United Nations summit in September 2015.
 - A summary of CSR-KPIs and products and services offered in FY2015, provided as year-end results. In an effort to report on our environmental, social, and governance (ESG) performance using specific figures and data, we compiled the ESG results of 27 major consolidated subsidiaries and service providers, and presented them on a multi-year basis for easy comparison.
- The supplementary CSR Case Report is organized according to our five material issues and presents details on initiatives aimed at addressing them. The report is linked to our official website to provide our stakeholders with the latest information at all times.
- As third-party input, Ms. Carolyn Schmidt, Program Director of ECOLOGIA, provided her views and advice on this report.
- Readers can access PDF and of this report, along with the GRI Sustainability Reporting Guidelines (ver. 4.0) comparison sheet, on our official website.

Major CSR Communications Media



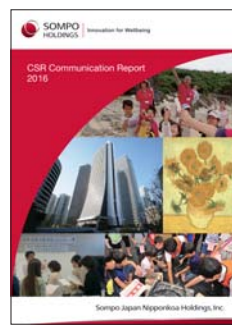
● ANNUAL REPORT (Integrated Report)

Detailed description of financial results, business activities, and strategy

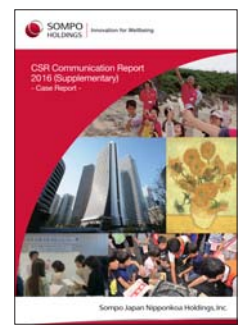


● Official website
Web version of CSR Communication Report, along with updated information on CSR initiatives

<http://www.sompo-hd.com/en/>



● CSR Communication Report
Detailed and quantitative information on the Group's CSR and ESG performance



● CSR Case Report

● CSR Booklet
Succinct, easy-to-read introduction of specific CSR initiatives

Corporate Data As of July 1, 2016

- **Company name:** Sompo Japan Nipponkoa Holdings, Inc.
Sompo Japan Nipponkoa Holdings, Inc. will change its company name to Sompo Holdings, Inc. on October 1, 2016.
- **Established:** April 1, 2010
- **Capital:** 100 billion yen
- **Head office:** 26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-8338, Japan
- **Telephone:** +81-3-3349-3000
- **Group CEO Representative Director, President and Executive Officer:** Kengo Sakurada
- **Employees:** 488*
- **Business activities:** Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other operations incidental thereto.
- **Exchange listing:** Tokyo Stock Exchange (First Section)
- **URL:** <http://www.sompo-hd.com/en/>

* As of March 31, 2016



We extend our heartfelt condolences and pray for a quick recovery for all who have been affected by the earthquakes that struck Kumamoto, Japan, in April 2016. All companies in the Sompo Japan Nipponkoa Group have been working together to meet customer needs and pay out insurance claims as swiftly as possible.

The expressions of relief and encouragement we have received from customers for being treated with com-

passion during this difficult time has been a profound reminder of our social mission to deliver peace of mind.

Earthquakes are among the many devastating natural disasters that are becoming increasingly common worldwide, compounding concerns over other social challenges such as poverty, human rights, and health issues. As all of these issues are closely tied to our business, we

Top Commitment

Pursuing a Sustainable Society and Group Growth through Solutions to Social Challenges

are working even diligently to offer solutions through our products and services.

FY2016 marked the start of the Group's new Mid-term Management Plan, which seeks to build a "theme park for the security, health, and wellbeing of customers."

We expanded into a wide range of businesses, including entering the nursing care and healthcare business in earnest, and worked to develop unique, attractive

businesses and services utilizing the latest digital technologies. Through these measures, we hope to achieve long-term business growth and contribute to a more sustainable society.



President & CEO
Sompo Japan Nipponkoa Holdings, Inc.



Taking on new challenges in VUCA world

Humanity faces a host of mounting social issues, including poverty, human rights, and health issues, as well as the growing frequency of natural disasters, and the risk of climate change. Indeed, we are said to be living in a VUCA world—one that is volatile, uncertain, complex and ambiguous.

Against this background, 2015 was a historic year for setting the international agenda on sustainability: the Sustainable Development Goals were adopted at the UN summit in September, and the Paris Agreement was adopted at COP21 in December. These agreements suggest a growing awareness in the international community of the necessity for societal transformation and stakeholder partnership in addressing complex, borderless issues—and for businesses to take an ever-larger role in this endeavor.

Corporations are expected to contribute to this transformation by transforming themselves, namely by placing sustainability at the heart of their business strategy, decision-making, and disclosure processes.

In FY2016 we launched a new Mid-term Management Plan covering the five years through FY2020. It will serve as our new growth strategy for realizing our Group Management Philosophy of “contributing to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.” Guided by our Group Brand Slogan, “Innovation for Wellbeing,” we aim in this VUCA world to capitalize on the risk assessment expertise and other risk management strengths we have acquired through insurance and realize a

“theme park for the security, health, and wellbeing of customers,” including the nursing care and healthcare business. Moreover, by utilizing digital technologies we will seek to elevate our growing range of businesses and services into distinctive “attractions,” supporting and enriching our customers’ lives every step of the way. Under the new plan, social responsibility remains an integral part of our business foundation for sustainably raising our corporate value, and we will continue to pursue a sustainable society and Group growth by providing solutions to social challenges.

Expanding business for security, health, and wellbeing

FY2015 was a year that saw the Group work to develop a wide range of businesses to provide services that contribute to the security, health, and wellbeing of customers, in addition to developing and delivering products and services that harness cutting-edge technologies.

Digital technologies are being increasingly used in various business fields in step with technological advances. Against this backdrop, we began providing safe driving support services using telematics and big data analysis. We also started operating call centers that utilize AI (artificial intelligence) and other advanced technologies.

In FY2015, we entered the nursing care and healthcare business in earnest. In this business, we secured a leading position among publicly traded nursing care providers in terms of the number of residences for elderly people, and became second in the industry in terms of net sales.

By providing “safer and more reliable nursing care services” while simultaneously ensuring the “dignity and independence of the elderly,” we aim to realize “Japan, an affluent country that can boast to the world of a long and quality life.” To address rising medical costs caused by lifestyle-related diseases as well as the growing prevalence of mental health issues, in February 2016 we began offering health and productivity management support services. We are using these same services to promote health and productivity among our Group employees, recognizing that a vital and dynamic workforce is essential to providing top-quality services.

Five material issues and our three key strengths

Given these international developments and changes in our business environment in recent years, we redefined our CSR Material Issues set in 2012 with the aim of making further progress on sustainability and Group growth. This process involved consulting international goals and guidelines on social responsibility, and then prioritizing our material issues according to their impact on stakeholders and importance to the Group. Through discussions with corporate responsibility experts,

international groups, civil society and other stakeholders, we then reassessed the issues internally before deciding those that are most material to us.

We redefined the following Five Material Issues, our framework for achieving our CSR Vision to realize a resilient and sustainable society by providing products and services that contribute to security, health, and wellbeing: 1) Providing solutions for disaster preparedness, 2) Contributing to health and welfare, 3) Promoting the manageability of global environmental issues, 4) Empowering community and society, and 5) Supporting diversity and inclusion in private and public life.

We have also defined Three Key Strengths to serve as approaches that will enable the Group to take full advantage of the capabilities it has developed to date, as it works to tackle the Five Material Issues. The Three Key Strengths are: 1) Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues, 2) Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society, and 3) 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.

New expectations and business actions

When redefining our material issues, we envisioned our future business and set CSR key performance indicators (CSR-KPIs) with an awareness of the importance of addressing each issue and the potential for having a social impact.

In the area of providing solutions for disaster preparedness, for example, we will utilize our expertise in analyzing the enormous wealth of risk data we have accumulated and in quantifying risk to provide products and services that help to safeguard the world against large-scale disasters and emerging risks. We will also contribute to sustainable development by sharing, through partnership with civil society organizations and other stakeholders, our disaster preparedness and resilience know-how with developing economies, which are especially vulnerable to disasters and accidents.

When implementing these actions, we will use impact analysis and measurement to devise more effective solutions and drive innovation that effects social transformation.

Partnering for greater impact

Businesses alone cannot address volatile, complex social issues by themselves. To solve these challenges, businesses must join forces with each other and with other stakeholders, such as governments and civil society. The Group carries out collaborative projects with a wide variety of stakeholders, and

also participates in initiatives that promote inter-business and multi-stakeholder partnerships. For example, by joining the UN Global Compact, the largest such initiative, and the World Business Council for Sustainable Development (WBCSD), an association of the world's business leaders, and actively participating in discussions and standardization efforts related to sustainability, we contribute to more effective action throughout the private sector. These initiatives also promote collaboration across industries and between various stakeholders.

In an era of unprecedented change, the Group is committed to evolving into a “theme park for the security, health, and wellbeing of customers.” This “theme park” model will identify various social needs and provide a comprehensive range of support that contributes to the security, health, and wellbeing of our customers every day and in every life stage, thereby bringing happiness into their lives while constantly remaining by their side. By providing solutions to social issues in partnership with various stakeholders and with a focus on our redefined material issues, we remain steadfast in our pursuit of realizing a sustainable society and Group growth.

September 2016



○ Group Management Philosophy

We will at all times carefully consider the interests of our customers when making decisions that shape our business. We will strive to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.

○ Group Vision

Our goal is to always be the best customer service provider both at home and abroad.

○ Group Basic Management Policies

1. Pursuit of Service Quality

We will constantly aim for the highest possible quality in all our business processes in order to become the best service provider for our customers.

2. Enhancement of Corporate Value through Sustained Growth

We will endeavor to realize our Group Vision by strategically investing business resources in growth areas to enhance our earnings and corporate value.

3. Pursuit of Business Efficiency

We will maximize our strengths through group-wide collaboration in all areas in order to promote efficiency in our operations and stability in our operational base.

4. Highly Transparent Governance Systems

In acknowledgement of our social responsibility and obligations as an insurance and financial services business, we will base our operations on highly transparent governance, effective risk management, and compliance systems.

5. Fulfillment of Our Social Responsibilities

We use our corporate strengths to address social issues concerning the environment, health and medical care and, by engaging in constructive dialogue, strive to fulfill our social responsibilities and contribute to the realization of a social sustainability.

6. Creation of a Vibrant Workplace

We will strive to create a dynamic and open organizational environment wherein we as individuals and together as a corporate group may thrive and grow together.

○ Group Action Guidelines

To provide the highest possible quality of service to our customers we will:

1. treat each and every customer with sincerity, and act in the knowledge that our every action as an individual shapes our entire reputation as a company;
 2. act with initiative, set ourselves the highest goals, and always learn from our actions;
 3. strive to be both prompt and clear in our dealings and activities; and,
 4. act with the utmost integrity.
-

○ Group Personnel Vision

Action and Achievement

- We value achievement, factual understanding and action in our work.
- We value prompt action in our people.

Impartiality and Fairness

- We value workplaces wherein all people are treated fairly and impartially and wherein everyone may have the opportunity to realize their potential.
- We value people who demonstrate initiative and take challenges, not those who rest only on past achievements.

Openness

- We value frank discussions and debate within transparent work environments based upon clear rules and procedures.

Diversity

- We value all our people as individuals, regardless of their gender, nationality, previous careers or other characteristics.
-

Our Group aims to achieve progress on social issues and growth for our business at the same time, positioning corporate responsibility as the cornerstone of our business.

○ Group CSR Vision

We, the Sompo Japan Nipponkoa Group will positively engage our stakeholders in forward looking dialogue, respect international standards and codes of conduct, address environmental issues of climate change, biodiversity, and social issues of human rights and diversity in the course of our business operations in a transparent, fair and open manner.

By constantly maintaining a long-term outlook, and by providing services and products that contribute to security, health, and wellbeing, we will strive as a solutions provider to promote the realization of a resilient and sustainable society.

CSR Materiality

5 Material Issues

Sompo Holdings has redefined its Five CSR Material Issues, the Group's framework for achieving its CSR Vision to realize a resilient and sustainable society by providing products and services that contribute to security, health, and wellbeing.

Our Key Strengths

- 1 Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues.
- 2 Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society.
- 3 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.

1 Providing Solutions for Disaster Preparedness

2 Contributing to Health and Welfare

3 Promoting the Manageability of Global Environmental Issues

4 Empowering Community and Society

5 Supporting Diversity and Inclusion in Private and Public Life

Resolve
Social Issues

Sustainable Society
Group Growth

Brand Slogan

Express the width of our business domain not only insurance but also related services and our will to be the best customer service provider both at home and abroad.

Innovation for Wellbeing

Brand Statement

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

Business Overview and the Group

In accordance with its “Innovation for Wellbeing” brand slogan, the Sompo Holdings Group has positioned the insurance business at its core while expanding business areas by developing the nursing care business, the home remodeling business, and so on. We will develop appealing, differentiated services and businesses by seeking new business opportunities, enhancing the quality of existing businesses, extending service areas, and realizing collaboration among businesses. At the same time, we will offer more services that employees can tailor to suit the needs of customers through personal interaction with them while taking advantage of digital technology to increase interfaces with customers.

Domestic P&C Insurance Business

The domestic P&C insurance business meets a variety of customer needs through three companies. Sompo Japan Nipponkoa Insurance Inc. is the Group’s core business and sells insurance through agencies. SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED, is responsible for direct sales. Sonpo 24 Insurance Company Limited conducts direct sales to customers introduced by agencies. Further, Sompo Japan Nipponkoa DC Securities Inc. provides defined contribution pension fund management services.

- Sompo Japan Nipponkoa Insurance Inc.
- SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- Sonpo 24 Insurance Company Limited
- Sompo Japan Nipponkoa DC Securities Inc.

Domestic Life Insurance Business

The domestic life insurance business is one with particularly high growth potential among Group businesses, second to the domestic P&C insurance business. In this business, we will pursue exceptional levels of operational quality by having sales representatives provide new value as they respond to customers’ individual needs through the supply of innovative healthbased services as well as products that incorporate these services.

- Sompo Japan Nipponkoa Himawari Life Insurance, Inc.

Nursing Care & Healthcare Business

We began full-fledged forays into the nursing care field from December 2015. We will continue to provide nursing care services of impeccable quality as we strive to quickly foster a brand that is synonymous with security, health, and wellbeing.

In the healthcare field, we provide services to support corporate employee health initiatives, including the promotion of Health and Productivity Management. Through these services, we work to assist customers in their initiatives related to security, health, and wellbeing.

- Sompo Care Inc.
- Sompo Care Message Inc.
- Sompo Care Next Inc.
- Cedar Co., Ltd.
- Sompo Risk Management & Health Care Inc.

Overseas Insurance Business

The Sompo Holdings Group operates its overseas insurance business in 211 cities situated in 32 countries and regions worldwide, and this business is producing an increasingly large amount of stable earnings. In developed countries, business is focused on the corporate sector, where we pursue growth in the Lloyd’s insurance market through Sompo Canopus. Meanwhile, we are expanding operations centered on the retail sector in Asia, the Middle East, South America, and other emerging countries. In FY2015, premiums written totaled 294.3 billion yen, and adjusted profit came to 19.3 billion yen.

- Overseas group companies *SEE ► P.10 for details.

Strategic Businesses

Our strategic businesses include assisting customers with building asset portfolios through the asset management business and providing policyholders with roadside assistance service through the assistance business. We are also advancing into the home remodeling and extended warranty business fields. Through these businesses, we pursue inter-business coordination that is intrinsically related to our domestic P&C insurance business and other main businesses.

- Sompo Japan Nipponkoa Asset Management Co., Ltd.
- Prime Assistance Inc.
- Product Warranty Japan Inc.
- FRESHHOUSE CO., LTD.

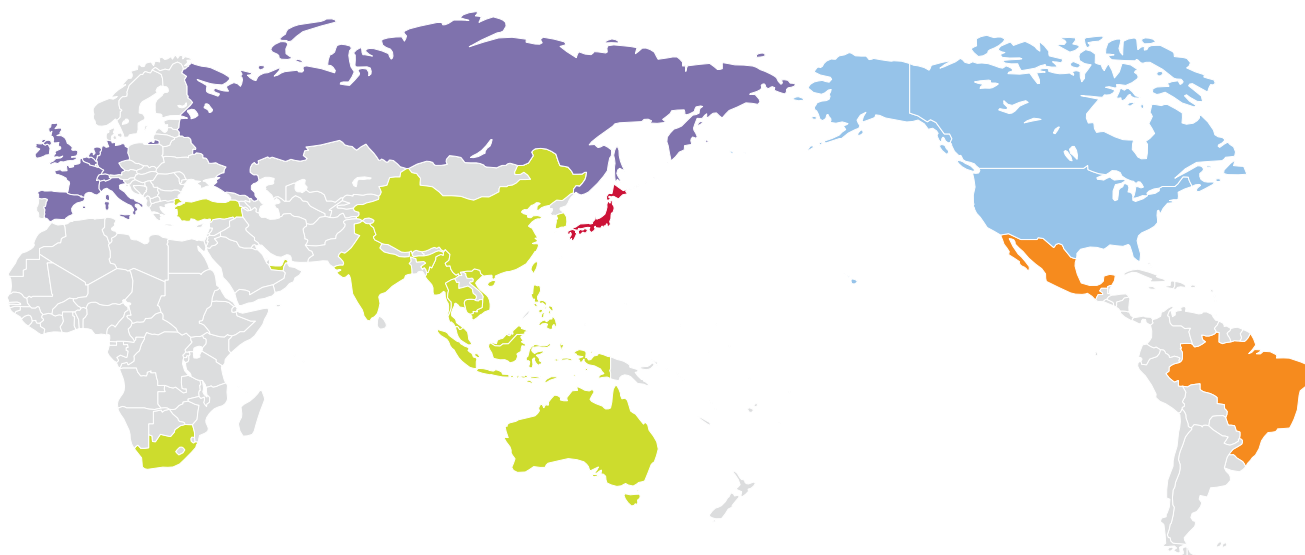
In addition, the name of the Group’s holding company will change to Sompo Holdings, Inc., on October 1, 2016. In the Group and on a global basis, we will further strengthen SOMPO as a brand synonymous with “security, health, and wellbeing.”



We began a new Mid-Term Management Plan on May 2016 as a new growth strategy to provide highest quality services that contributes to “safety, health, and wellbeing.” Please see our Annual Report 2016 (Integrated Report) for the details of the Mid-Term Management Plan.

http://www.sompo-hd.com/~media/hd/en/files/doc/pdf/annualreports/2016/annualreport2016_all.pdf

211 Cities in 32 Countries and Regions (As of March 31, 2016)



Europe

Main Operating Companies
As of July 1, 2016

- Sompo Canopus AG
- Canopus Managing Agents Limited
- Sompo Japan Canopus Reinsurance AG
- Sompo Japan Nipponkoa Insurance Company of Europe Limited

Asia & Middle East

Main Operating Companies
As of July 1, 2016

- Sompo Japan Sigorta Anonim Şirketi
- Sompo Holdings (Asia) Pte. Ltd.
- Sompo Insurance Singapore Pte. Ltd.
- Berjaya Sompo Insurance Berhad
- Sompo Japan Nipponkoa Insurance (China) Co., Ltd.
- Sompo Japan Nipponkoa Insurance (Hong Kong) Company Limited
- Universal Sompo General Insurance Company Limited

North America

Main Operating Companies
As of July 1, 2016

- Sompo America Holdings Inc.
- Sompo Japan Insurance Company of America

Latin America

Main Operating Companies
As of July 1, 2016

- Sompo Seguros S.A.
- Sompo Saúde Seguros S.A.

TOPICS

Establishment of SOMPO Digital Lab

In the current era, which is characterized by volatility, uncertainty, complexity, and ambiguity (VUCA) world, digital disruption could occur. Recognizing this characteristic of the environment, we established two SOMPO digital labs in April 2016, one in Tokyo and the other in Silicon Valley, thereby installing the frameworks necessary for research and development to our digital strategy.

In addition, we are actively allocating management resources. For example, we appointed a Chief Digital Officer (CDO) in May 2016 and are also inviting professionals in various fields to serve as senior advisors.



SOMPO Digital Lab Tokyo

Financial and Non-Financial Highlights

Consolidated Indicators for Sampo Holdings

	(Millions of yen)					(Millions of U.S. dollars)	
	FY2011	FY2012	FY2013	FY2014	FY2015	FY2015	
Key Figures							
Ordinary Income	2,790,555	2,843,226	3,008,339	3,282,343	3,256,186	28,897	
Net Premiums Written (P&C Insurance)	1,973,777	2,062,606	2,268,967	2,508,031	2,552,193	22,649	
Life Insurance Premiums	250,193	264,732	277,230	277,208	297,696	2,641	
Ordinary Profit (Loss)	(51,815)	104,783	112,391	208,309	216,853	1,924	
Net Income (Loss) Attributable to Shareholders of the Parent	(92,262)	43,618	44,169	54,276	159,581	1,416	
Comprehensive Income	(48,098)	319,047	149,965	469,485	(116,689)	(1,035)	
Per Share Information (Yen, dollar)							
Net Income (Loss)	(222.30)	105.10	106.98	132.85	394.21	3.49	
Dividends	80.0	60.0	60.0	70.0	80.0	0.70	
(Of which, Interim)	-	-	30.0	30.0	40.0	0.35	
Diluted Net Income	-	104.87	106.77	132.61	393.66	3.49	
Financial Condition							
Total Net Assets	1,000,577	1,283,488	1,390,153	1,829,852	1,652,839	14,668	
Total Assets	8,893,378	9,178,198	9,499,799	10,253,431	10,186,746	90,404	
Equity Ratio (%)	11.2	13.9	14.5	17.8	16.1	16.1	
Consolidated Solvency Margin Ratio (%)	549.8	688.3	783.1	803.4	851.4	851.4	
Stock Information (Shares)							
Number of Shares Outstanding (Excluding treasury stock)	414,825,205	414,726,157	411,284,208	408,037,848	404,162,514	404,162,514	
Adjusted Financial Indicators							
Adjusted Consolidated Profit (Billions of yen)	1.2	111.6	101.5	138.3	215.5	1,912	
Adjusted Consolidated ROE (%)	0.1	5.4	4.3	5.2	7.8	7.8	
ESG Data							
Greenhouse gas emissions (Scope 1-3) (t-CO ₂)* ¹	134,833	136,665	139,736	155,140	151,704	151,704	
Human Resources Development in Environmental Field (Persons)* ²	2,776	9,479	7,412	7,394	6,585	6,585	
Ratio of Female Employees in Managerial Positions (%)	4.0	5.3	5.0	7.3	12.9	12.9	
Number of Employees Participating in Volunteer Activities (Persons)* ³	38,291	33,236	29,632	42,752	40,906	40,906	
Percentage of Outside Directors (%)	50.0	50.0	25.0	33.3	33.3	33.3	
Attendance of Outside Directors at Meetings of the Board of Directors (%)	94.8	98.9	100.0	100.0	98.3	98.3	

Notes: 1. Sampo Holdings carried out a reverse split of stocks to combine common stocks at a ratio of four shares to one share on October 1, 2011. Number of shares, net income per share and dividends per share are calculated based on the assumption that the reverse split of stocks was executed at the beginning of FY2010.

2. Diluted net income per share for FY2011 is not shown due to net loss per share.

3. From the end of FY2011, consolidated solvency margin ratio as the standard of consolidated financial soundness is calculated in accordance with the related laws and regulations including the Ordinance for Enforcement of the Insurance Business Act, revised on March 31, 2011. In the consolidated solvency margin ratio presented above, the figures for FY2012 and before and the figures for FY2013 and after are calculated on a different basis, reflecting the law revision concerning the standards for the calculation of solvency margin ratio that was enforced at the end of FY2013.

4. Reflecting amendments to the "Accounting Standard for Business Combinations," etc., the presentation of "net income" was amended to "net income attributable to shareholders of the parent."

5. U.S. dollar amounts are translated from yen at the rate of ¥112.68=U.S. \$1.00, the approximate rate prevailing at March 31, 2016.

* 1. Figures are the total of Scope 1 (direct emissions due to use of gasoline, etc.), Scope 2 (indirect emissions from electricity and other energy sources), and Scope 3 (indirect emissions across entire value chains, including transport and business trips). Since FY2012, the Group has been issued an Assurance Statement by a third-party certification organization annually. The coverage of the survey is as follows.

FY2011: Sampo Japan Insurance Inc. and NIPPONKOA Insurance Company, Limited; FY2012: Sampo Japan Insurance Inc. and NIPPONKOA Insurance Company, Limited (including consolidated subsidiaries); FY2013 and FY2014: Sampo Japan Insurance Inc. (including consolidated subsidiaries) and NIPPONKOA Insurance Company, Limited (including consolidated subsidiaries); FY2015: Main consolidated subsidiaries and operating companies of Sampo Japan Nipponkoa Holdings, Inc.

* 2. Total number of people who participated in the SAVE JAPAN Project, a community-based biodiversity conservation program in all prefectures of Japan; Public Seminars on the Environment; and the CSO Learning Scholarship Program, which provides an internship program for university students in environmental Civil societies.

* 3. Total number of employees who participated in volunteer activities and the number of employees who are members of the volunteer organization Sampo Chikyu (Earth) Club Social Contribution Fund

Group's CSR Key Performance Indicators (CSR-KPIs)

We set key performance indicators (KPIs) for each CSR material issue. Actions are taken to achieve targets for each KPI, providing measurable progress on our various sustainability goals. The FY2015 results are presented below.

* The FY2015 KPIs were set for each of the Group's 6 CSR Material Issues before they were redefined in FY2016. SEE ► P.25 for details.

The boundaries (Scope of impacts) covered for each item include the entire Group.

* CO₂ emissions includes "Scope 3" emissions that are generated in any part of the value chain of the Group.

○ : Achieved × : Not achieved

6 CSR Material Issues	Item	Group's CSR-KPIs	FY2015 Targets	FY2015 Results	Evaluation	Categories of corporate value improvement			
						A	B	C	D
1 Providing Products and Services that Contribute to Security, Health, and Wellbeing	Products and services	Providing Products and Services that Contribute to Security, Health, and Wellbeing	<ul style="list-style-type: none"> Develop and provide products and services 	<ul style="list-style-type: none"> Developed and commenced sales of an insurance to increase earthquake hazard coverage, and an insurance product to cover fees arising from a legal dispute Developed and commenced sales of a health and productivity management support service Developed ALSOK accident support service 	○	○	○	○	○
	Customer evaluation	Accident response satisfaction survey (overall satisfaction)	<ul style="list-style-type: none"> Automobile insurance: 82% or higher Fire and other miscellaneous casualty insurance: 83% or higher 	<ul style="list-style-type: none"> Automobile insurance: 76.4% (last FY 76.0%) Fire and other miscellaneous casualty insurance: 82.7% (last FY 81.3%) 	×	○	○	○	○
2 Tackling Global Environmental Issues	Climate change	Development and provision of products and services that contribute to climate change adaptation and mitigation	<ul style="list-style-type: none"> Develop and provide products and services 	<ul style="list-style-type: none"> Added rider to promote use of eco-friendly parts Developed prototype for Thai flooding index insurance Obtained licensing for Indonesia weather index insurance 	○	○	○	○	○
		Promotion of the use of recycled parts etc. (Ratio of eco-friendly parts used; ratio of bumpers repaired; ratio of outer panels repaired)	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 4.5% Ratio of bumpers repaired: 18.0% Ratio of outer panels repaired: 60.0% 	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 4.6% Ratio of bumpers repaired: 17.4% Ratio of outer panels repaired: 56.4% 	×	○	○	○	
		CO ₂ emissions	<ul style="list-style-type: none"> Reduce by at least 1.0% vs. FY2014 	<ul style="list-style-type: none"> Reduced by 7.6% from FY2014 	○	○	○	○	
	Electric power consumption	<ul style="list-style-type: none"> Reduce by at least 1.0% vs. FY2014 	<ul style="list-style-type: none"> Reduced by 2.1% from FY2014 	○	○	○	○		
	Paper use	<ul style="list-style-type: none"> Reduce the level vs. FY2014 	<ul style="list-style-type: none"> Reduced by 18.5% from FY2014 	○	○	○	○		
Biodiversity	Social Return On Investment (SROI)	<ul style="list-style-type: none"> SAVE JAPAN Project SROI: at least the same level (1.77) as in FY2014 	<ul style="list-style-type: none"> 2.00 	○	○	○	○		
3 Providing Sustainable and Responsible Financial Services	Products and services	Development and provision of products and services that contribute to solving social issues	<ul style="list-style-type: none"> Increase sales and review of existing SRI funds R&D of new products and services For Somo Japan Green Open, exceed the performance of major benchmarks (TOPIX) 	<ul style="list-style-type: none"> Increased shares of existing SRI funds by 800 million beneficial interest from private investors Received additional 20 billion yen for sustainable investment from pension funds Exceeded TOPIX by 0.63% (on April 28, 2016) 	○	○	○	○	○
	Responsible investment	Engagement with investees	<ul style="list-style-type: none"> Engage with investees 	<ul style="list-style-type: none"> Conducted at 50 companies 	○	○	○	○	
Addressing social issues through investments and loans		<ul style="list-style-type: none"> Provide personal loans that promote the use of renewable energy through photovoltaic and wind power generation (5.5 billion yen, in collaboration with other financial institutions) Invest in and provide loans to growth sectors, including renewable energy and green bonds (50 billion yen) 	<ul style="list-style-type: none"> Provided 3.7 billion yen in loans that promoted the use of renewable energy in collaboration with other financial institutions Invested in and provided loans totaling 50.4 billion yen to growth sectors, including renewable energy and green bonds 	×	○	○	○		
4 Community Involvement and Development— Partnership with NGOs / NPOs	Group companies and employees	Community service initiatives	<ul style="list-style-type: none"> Implement group-wide projects Promote Somo Holdings Volunteer Days Continue the Bosai JAPAN-DA Project and overseas projects Continue providing recovery assistance that meets the needs of disaster victims 	<ul style="list-style-type: none"> Some 2,000 employees participated in December volunteering month, with roughly 13,000 employees participating year round Held the Bosai JAPAN-DA Project nationwide on pilot basis Expanded the Everyone's Sunflowers Project from 50 to 80 schools 	○	○	○	○	
	Agencies	Community service initiatives by agencies	<ul style="list-style-type: none"> Implement projects at all branch offices (47 prefectures) of our agency organizations (AIR Autoclub, JSA Chukakukai) 	<ul style="list-style-type: none"> Community activities implemented at 64 of 65 AIR Autoclub branches Community activities implemented at all 65 JSA Chukakukai branches 	×	○	○	○	
5 Respect Human Rights and Promoting the Development of Human Resource and Diversity	Work-life balance	Ratio of male employees who take childcare leave	<ul style="list-style-type: none"> Promote with the aim of achieving 100% 	<ul style="list-style-type: none"> Sent emails to male employees and senior managers to encourage candidates to take childcare leave; 69.4% of eligible employees took leave Held seminar for managers on promoting work-life balance 	○	○	○	○	
	Diversity	Ratio of female employees in managerial positions	<ul style="list-style-type: none"> Promote with the aim of achieving 10% across the group by the end of FY2015 	<ul style="list-style-type: none"> Ratio of female employees in managerial positions: 13.2% Fourth-quarter executive management training for current female managers: 15 participants Executive management training for potential female managers: 117 participants 	○	○	○	○	
6 Disclosing Transparent Information	Information disclosure	Active disclosure of non-financial information	<ul style="list-style-type: none"> Publish a CSR Report Issue a white paper on customer feedback Improve the official website 	<ul style="list-style-type: none"> Published our CSR Booklet and CSR Report in Japanese and English Published a white paper on customer feedback Launched an all-new official website 	○	○	○	○	

CSR initiatives provide various benefits that improve our corporate value. We divide these benefits into four categories so stakeholders can better understand the relationship between our CSR work and changes in our corporate value.

A Increases revenue and investment income	C Increases brand recognition and trust
B Reduces costs	D Strengthens the organization; enhances employee loyalty

Products and Services for Contributing to a Sustainable Society

5 Material Issues

1 Providing Solutions for Disaster Preparedness 2 Contributing to Health and Welfare 3 Promoting the Manageability of Global Environmental Issues
4 Empowering Community and Society 5 Supporting Diversity and Inclusion in Private and Public Life

Contribution to 5 Material Issues					Products / Services and Description	Offered by
1	2	3	4	5		
P&C Insurance						
Automobile insurance products / services						
●					A telematics service designed to support safe driving by gathering and analyzing motion data from drive recorders	
●					A new telematics service aimed at individuals designed to navigate users to drive without anxiety, safely, and comfortably using a designated smartphone app downloaded by customers	Sompo Japan Nipponkoa
		●			Application of the insurance premium discount for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars	Saison Automobile and Fire
		●			Special policy that covers the excess amount of repair costs over the market price of the insured accident car in order to encourage car repairs and reduce the scrap cars	
		●			Special policy that covers the excess amount of repair costs over the market price of the third party's car damaged by the insured car in an accident in order to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa
		●			Promoting web-based insurance policy and clause and the web-based insurance contracts	
		●			Promoting the usage of recycled automobile parts and second hand parts in an incident of a car accident	
		●			Contract procedures that can be completed only by online or phone to reduce use of contract paper	Saison Automobile and Fire Sonpo 24
		●			Discount on premiums for customers who don't need the delivery of the insurance policy	Saison Automobile and Fire Sonpo 24
Fire and new types of insurance products / services						
●					Insurance mainly for small and medium-sized enterprises that guarantees prompt insurance payments and supports business continuity after a severe earthquake	
●					Insurance with a service that provides weather forecasts and countermeasure information from Weathernews Inc. that will be helpful in making appropriate decisions and evacuation warnings, in addition to insurance that compensates for expense paid when a local authority issues an evacuation order	
●					Insurance for when a third party claims compensation for damage or for loss of profits due to a cyber security accident such as the loss of electronic data, information leaks, or the inability to use networks	
●					Conducting performance check / inspection service of Boiler and Class-1 Pressure Vessel based on the Industrial Safety and Health Act as a performance inspection agency registered by the Ministry of Health, Labour and Welfare	Sompo Japan Nipponkoa
●					Conducting periodic safety management review, safety management inspection on welding and pre-service safety management review concerning thermal power plants, etc. based on the Electricity Business Act as a performance inspection agency registered by the Minister of Economy, Trade and Industry, Japan	
●		●			The cleaning services of the insured buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters to restore them faster than the replacement with completely new ones	
●		●			A special fire insurance clause for photovoltaic power generation companies that compensates for reductions in operating profit due to disasters	
●		●			Fire insurance for wind power generation companies with a special clause that covers costs to prevent a recurrence of accidents	
●		●			Insurance for inconceivable and unexpected accidents during the construction of offshore wind power generating facilities and their operations	Sompo Japan Nipponkoa Sompo Canopus
	●				Comprehensive legal indemnity liability insurance for designated business operators provided for in the Long-Term Care Insurance Act or the Act on Comprehensive Support for Persons with Disabilities	
		●			A special clause for covering rooftop greening and environmental protection costs for buildings	
		●			Insurance for damages caused by nuclear decontamination work conducted by local governments	
		●			Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance	
		●			Insurance specifically for services gas stations that covers risk of soil pollution and soil remediation costs	
		●			Liability insurance for waste generators who are required by law to remove their industrial waste in the event that it is dumped illegally	
		●			Liability insurance for medical institutions in the event that their waste is dumped illegally	
		●			Support for corporate measures against environmental pollution	
		●			Insurance with a special clause that covers soil testing costs (costs of checking whether or not soil on the site premises is contaminated after the spill, overflow, or leak of a contaminant)	
		●			Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
				●	Insurance for doulas—workers who assist women before, during, and after childbirth—that covers their legal liability for damages arising in the course of their work	
		●			Lump sum payments when a parent (insured party) requires long-term care and such situation exceeds a fixed period of time	
		●			Free-of-charge telephone health counseling for workers, as well as consultation for human resource and labor department personnel, of companies purchasing our comprehensive workers' compensation insurance	
		●			Insurance that covers the risk of long-term absence from work due to mental disorder and offers comprehensive services for reducing mental health risks	
		●			Comprehensive services for reducing mental health risk	
		●			Insurance with comprehensive services for reducing mental health risks of expatriate employees appointed overseas	
		●			Insurance that covers injury and other risks confronting elderly people	
		●			Insurance that supports preparing for self-managed retirement fund	
		●			A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament	
Other types of insurance products / services						
●		●			A financial product to reduce risks by covering a decrease in corporate revenues and increase in expenditures caused by changes in temperature, wind, precipitation, duration of sunshine, and other climatic conditions	
●		●			Support for corporate business continuity	Sompo Japan Nipponkoa
●					Financial instruments that pay a pre-determined lump sum when the Meteorological Agency issues a level 3 or higher volcanic alert for Mt. Fuji or announces that it has erupted	
●		●	●		Weather index insurance, a product developed as part of climate change adaptation measures that is aimed at reducing drought damage suffered by rice farmers in Thailand	Sompo Holdings Group
●		●	●		A joint program of World Bank and the Japanese government which is aimed at reducing the risk of natural disasters in island countries in the Pacific Ocean	
●	●		●		In India, we had built a business model of combining insurance with microfinance for farmers. Micro insurance packages with a wide range of cover, including illness, injury cover, fire and livestock insurance are sold in low prices	Sompo Japan Nipponkoa
				●	Insurance for private schools that covers tuition and other fees exempted with the aim of supporting students at elementary, junior high and senior high schools to continue studying until graduation	
Life Insurance Products / Services						
	●				The costs for an operation to harvest bone marrow stem cells for bone marrow stem cell transplantation are covered	
	●				The costs for treatment of a cancer are covered even when it does not involve hospitalization and requires only outpatient treatment	
	●				A part or whole of the whole life insurance benefit is paid if the insured is certified care level of 4 or 5 under a public long-term care insurance system	
	●				A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits	
	●				Providing a wide range of services from consultation on health, healthcare, care, tax, laws, and introducing home security products provided by security companies	Sompo Japan Nipponkoa Himawari Life
	●				Lending wearable devices that enable heart rates to be measured to support the promotion of health among policyholders	
		●			Policy documentation and guides offered in CD-ROM format	
				●	Omitting partial confirmation of the relationship between the insured party and the beneficiary for policies in which a same-sex partner is appointed as the beneficiary, to enable procedures to be handled smoothly	

Contribution to 5 Material Issues					Products / Services and Description	Offered by
1	2	3	4	5		
Nursing Care / Healthcare Services						
Long-term care services						
	●				<ul style="list-style-type: none"> Private long-term care center (daily long-term care for residents of specified facilities) Housing for the elderly that provides services 	Sompo Care Message Sompo Care Next Cedar
	●				<ul style="list-style-type: none"> Home visit nursing care Home visit long-term care 	Sompo Care Message Cedar
Physical healthcare services						
	●				A program used by health insurance societies and other medical insurers to prevent lifestyle-related diseases among the insured by providing specific health guidance and other services	Sompo Risk Management & Health Care
	●				A health support program to prevent the progression of lifestyle-related diseases such as diabetes for people who do not require specific health guidance such as non-obese individuals and people on medication	
	●				A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance	
Mental healthcare services						
	●				Human resource resilience level measurement tool (LLaxMRP)	Sompo Risk Management & Health Care
	●				<ul style="list-style-type: none"> Mental health checkup / counseling (face-to-face / phone / online) (LLax counseling) Mental stress check & counseling package service (LLax check & counseling) Around-the-clock telephone counseling regarding health and long-term care 	
	●				<ul style="list-style-type: none"> Mental health promotion & disease prevention package (LLax seed, LLax seed α) Labor productivity measurement program (LLax WLQ-J) 	
	●				Case management program, reinstatement support program (LLax standard & come-back support)	
	●				Planning, operation, and implementation of mental healthcare training (LLax training)	
	●				Mental healthcare service package for overseas expatriates and their families (LLax Global)	
Consulting Services						
	●				Providing support for businesses in implementing their health and productivity management by conducting PDCA such as analyzing medical prescription data and health diagnosis data, setting targets based on the results of analysis, offering solutions, and verifying the benefits, in order to improve and maintain employees' health	Sompo Risk Management & Health Care
●					Support for global companies risk management framework and measures	
●					Support for preparing a business continuity plan (BCP) to establish in advance necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster	
●					Support for planning, implementation and evaluation of training aimed at improving the level of BCM systems with a focus on motivating management, developing risk management staff and integrating segments / offices	
●					Support for companies seeking to obtain certification under ISO22301, the international standard for business continuity management systems (BCMSs)	
●					Support for food companies (e.g., manufacturers, wholesalers, retailers) in food safety control, proper labeling, response to food accidents, etc. required for food safety and security and consumer trust in food	
●					Support for companies seeking to obtain certification under ISO39001, the international standard for road traffic safety management systems (RTSMSs)	
		●			Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants	
		●			Diagnosis of fire and crime risk at mega solar power plants, conducted in partnership with Sohgo Security Services Co., Ltd.	
		●	●	●	Support for CSR promotion, external evaluation and analysis of CSR, and CSR information disclosure as a whole, including assistance for ISO 26000-based strategic CSR management and development of management systems, CSR marketing using social media, assistance for responding to SRI surveys, and preparing CSR reports and integrated reports	
●		●	●	●	Consulting service for ISO 20121 certification, the international standard for event sustainability management systems	
		●			Support for the calculation of CO ₂ emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry	
		●			Both Tokyo Cap-and-Trade (mandatory emissions trading scheme), launched by the Tokyo Metropolitan Government, and the Target-Setting Emissions Trading Program, launched by Saitama Prefecture, require verification by a registered verification agency in determining standard greenhouse gas emissions and accrediting businesses that comply with the standards. Our company is a registered verification agency	
		●			Assessment of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Tokyo, an international environmental civil society	
Financial Products / Other Services						
Financial Products						
		●			Sompo Japan Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental-management and financial value	Sompo Japan Nipponkoa Asset Management
		●	●	●	Sompo Japan SRI Open: SRI fund for investing in Japanese companies that are highly evaluated in ESG	
		●			Sompo Japan Eco Open: Japanese stock fund that attaches importance not only to high recognition in environmental management and financial value but also to high dividend yields	
		●	●	●	SNAM Sustainable Investment Fund: SRI fund for investing in Japanese companies that are highly evaluated in ESG for institutional investors	
		●			SJAM Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value for institutional investor	
Assistance services						
●					Arrangements for emergency services such as for a tow truck in response to various car troubles, including a flat battery or being locked out of the vehicle	Prime Assistance
●					Expert emergency repair services are arranged with regard to plumbing, locks, electricity, fittings, and other parts of the house	
●					A program that, under home warranty insurance, offers a combination of administrative services for repairing household equipment (ventilating fan, water heater, air conditioner, etc.) after the expiration of the manufacturer's warranty period and arrangements for home assistance services	
	●				A program developed for companies operating overseas that offers temporary payment of medical expenses to a local medical institution on behalf of expatriate employees; support for claims for health insurance / overseas travel insurance; and information on local medical institutions	

Major ESG Data

General Information on ESG Data

To identify our ESG-related issues, we have conducted ESG surveys targeting our Group companies since FY2011. The tables below show our major ESG data, as obtained from the survey results.

The survey is conducted on 27 consolidated subsidiaries listed below.

Organizations surveyed in FY2015

Company names as of March 31, 2016

1	Sompo Japan Nipponkoa Insurance Inc.	10	Sompo Japan Nipponkoa DC Securities Inc.	19	Sompo Japan Sigorta Anonim Sirketi <Turkey>
2	SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED	11	Prime Assistance Inc.	20	Sompo Japan Nipponkoa Holdings (Asia) Pte. Ltd. *2 <Singapore>
3	Sonpo 24 Insurance Company Limited	12	Sompo America Holdings Inc. <U.S.>	21	Tenet Sompo Insurance Pte. Ltd. *3 <Singapore>
4	Sompo Japan Nipponkoa Insurance Services Inc.	13	Sompo Japan Insurance Company of America <U.S.>	22	Berjaya Sompo Insurance Berhad <Malasia>
5	Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	14	Sompo Canopus AG <Swiss>	23	Sompo Japan Nipponkoa Insurance (China) Co., Ltd. <China>
6	Healthcare Frontier Japan Inc. *1	15	Canopus Managing Agents Limited <U.K.>	24	NIPPONKOA Insurance Company (China) Limited <China>
7	Sompo Japan Nipponkoa Healthcare Services Inc. *1	16	Sompo Japan Canopus Reinsurance AG <Swiss>	25	Sompo Japan Nipponkoa Insurance (Hong Kong) Company Limited <China>
8	Sompo Japan Nipponkoa Risk Management Inc. *1	17	Canopus US Insurance, Inc. <U.S.>	26	Yasuda Maritima Seguros S.A. *4 <Brazil>
9	Sompo Japan Nipponkoa Asset Management Co., Ltd.	18	Sompo Japan Nipponkoa Insurance Company of Europe Limited <U.K.>	27	Yasuda Maritima Saúde Seguros S.A. *5 <Brazil>

* 1 Sompo Japan Nipponkoa Risk Management Inc., Healthcare Frontier Japan Inc., and Sompo Japan Nipponkoa Healthcare Services Inc. have merged to form Sompo Risk Management & Health Care Inc on April 1, 2016.

* 2 Sompo Japan Nipponkoa Holdings (Asia) Pte. Ltd. has changed its company name to Sompo Holdings (Asia) Pte. Ltd. on April 1, 2016.

* 3 Tenet Sompo Insurance Pte. Ltd. has changed its company name to Sompo Insurance Singapore Pte. Ltd. on May 1, 2016.

* 4 Yasuda Maritima Seguros S.A. has changed its company name to Sompo Seguros S.A. on July 1, 2016.

* 5 Yasuda Maritima Saúde Seguros S.A. has changed its company name to Sompo Saúde Seguros S.A. on July 1, 2016.

Coverage ratio

$$\text{Coverage ratio (\%)} = \frac{\text{the total number of employees of Sompo Japan Nipponkoa Group companies that responded to the questionnaire}}{\text{the total number of employees of Sompo Japan Nipponkoa Group companies subject to the questionnaire}} \times 100$$

Here, employees mean full-time employees, re-hired employees, and part-time and temporary employees.

The number of data items collected and disclosed via the questionnaire is increasing each year. For this reason, coverage ratios and reporting companies differ accordingly each year.

Reporting period

Unless otherwise stated, data reported herein are those of FY2015 (April 2015 to March 2016).

Additional Information Concerning Reporting of Greenhouse Gases (GHGs)

- Although maximum attention is paid to accuracy and validity, calculation methods that are considered to be reasonable and versatile are adopted for activities for which quantification is difficult.
- The scope of calculation is as indicated by the coverage ratio and the list of reporting companies for each data item.
- "Scope 1" emissions, as appearing in the data below, are direct GHG emissions from sources owned or controlled by the Group, such as emissions from the use of gas and gasoline. "Scope 2" emissions are indirect GHG emissions resulting from the generation at power stations and other external sites of electricity and heat that are purchased by the Group. "Scope 3" emissions are indirect GHG emissions other than "Scope 2" emissions that are generated in any part of the value chain of the Group.
- The table below shows activity items subject to calculation.

Scope	Category	Activity items subject to calculation
Scope 1	Direct emissions	City gas, LPG, kerosene, heavy fuel oil, gasoline
Scope 2	Indirect emissions from energy sources	Electricity, heat
	Purchased products and services	Office paper, printing, servers, water service
Scope 3	Activities in connection with fuels and energy (other than Scopes 1 and 2)	Electricity
	Transportation / delivery (upstream)	Mail, home delivery, interoffice mail, office relocation, employee residence relocation
	Waste generated from business activities	Industrial waste, general waste
	Business trips	Domestic (sales, trips, new appointments, overnight or longer stays), international (trips, new appointments, overnight or longer stays)
	Commuting of employees	Train, bus, ship, private car

Environmental Performance Data

● Group Environmental Policy

We, the Sampo Japan Nipponkoa Group will contribute to developing a resilient, inclusive and sustainable society so that future generations can inherit our irreplaceable Earth, by addressing environmental issues in the course of our core business operations and working proactively to resolve environmental issues through active dialogue and engagement with stakeholders.

< Action Guidelines >

1. Providing products and services to make a more resilient society

We will provide products and services that increase preparedness against the risk of natural catastrophes in order to contribute to adapting to climate change, building a low carbon society, conserving biodiversity and promoting stakeholders' eco-consciousness.

2. Promoting resource conservation through the entire value chain

We will assess the environmental impact of our business including the emission of waste and comply with environmental laws and regulations. We will promote resources and energy conservation as well as recycling activities throughout the entire value chain by cooperating with various stakeholders.

3. Raising awareness of environmental issues and corporate citizenship

We will broadly promote environmental education and awareness of environmental conservation by providing environmental information with the unique aspect of a global group engaged in a wide range of business centering on insurance. Furthermore, we will proactively encourage our employees' individual voluntary efforts as a global citizen to conserve the environment through involving in the local community.

To enable continuous improvements, we will periodically review the above-mentioned activities to reflect our environmental objectives and targets.

● Environmental Data

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
GHG (Scope 1)*1	t-CO ₂	21,631	19,244	18,558	98.36%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,20,22,23,24,25,26,27
GHG (Scope 2)*2	t-CO ₂	70,143	80,929	76,606	95.15%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,21,22,23,24,25,26,27
GHG (Scope 3)*3	t-CO ₂	59,094	64,082	56,540	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
GHG (Total)*4	t-CO ₂	150,868	164,254	151,704	94.47%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,22,23,24,25,26,27
GHG (Total)*5 *Data assured by a third party organization	t-CO ₂	139,736	155,140	151,704	94.47%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,22,23,24,25,26,27
Total GHG emissions per employee	t-CO ₂	4.18	3.81	3.76	94.47%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,22,23,24,25,26,27
Electricity	kWh	143,730,774	138,409,604	137,577,717	95.15%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,21,22,23,24,25,26,27
City gas	m ³ -N	1,733,000	1,513,677	1,400,939	92.06%	1,2,4,5,6,7,8,9,10,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Heavy fuel oil A	kℓ	158	193	174	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Heat (steam)	MJ	120,793,439	99,966,355	96,907,972	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Fuel used for company cars	kℓ	7,522	6,458	6,356	98.36%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,20,22,23,24,25,26,27
Kerosene	kℓ	157	153	101	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
LPG	t	24	18	14	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Total floor space	m ²	1,780,003	1,613,448	1,718,451	99.03%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,20,21,22,23,24,25,26,27
Investment on GHG emissions reduction	Million yen	3,139	2,868	1,902	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Impact of investment on GHG emissions reduction	t	927	367	581	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Total waste generation	t	8,037	9,371	9,154	80.69%	1,5,8,10,18
Recycled waste	t	6,736	8,332	8,310	78.46%	1,4,8,9,14,15,16,17,18,25
Clean water usage	kℓ	486,104	428,380	508,335	85.08%	1,3,8,14,15,16,17,18,21,22,23,24,26,27
Wastewater discharge	kℓ	448,911	405,403	429,821	85.08%	1,3,8,14,15,16,17,18,21,22,23,24,26,27
Paper consumption	t	12,531	9,254	7,541	80.46%	1,2,3,8,9,14,15,16,17,18,22,23
Business trip	km	58,500,106	63,024,473	68,779,780	79.10%	1,6,7,8,11,12,13,14,15,16,17,18,20,23,24
Share of green purchasing	%	86.5%	90.6%	87.1%	72.56%	1

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Human development of environmental field	Public Seminars on the Environment	Persons	362	477	501	Cumulative number of participants from employees, agencies, and internal / external stakeholders given the continuous initiatives of human development within environmental field.
	CSO Learning Scholarship Program	Persons	57	60	59	
	SAVE JAPAN Project	Persons	6,993	6,857	6,025	
	cumulative total	Persons	7,412	7,394	6,585	

- * 1. The coverage ratio is calculated with the number of companies that answered their fuel consumption of company vehicles, which accounts for the highest proportion of the Scope 1.
- * 2. The coverage ratio is calculated with the number of companies that answered their electricity consumption, which accounts for the highest proportion of the Scope 2.
- * 3. The coverage ratio is calculated with the number of companies that answered their figures for any categories of the Scope 3.
- * 4. The coverage ratio is calculated with the number of companies that satisfied all the conditions 1 to 3.
- * 5. Since FY2012 we obtained third-party verification of the information about GHG emissions. The scope of GHG emissions in FY2013 and 2014 is Sompo Japan Insurance Inc. and its consolidated subsidiaries and NIPPONKOA INSURANCE CO., LTD and its consolidated subsidiaries. The scope of GHG emissions in FY2015 is major consolidated subsidiaries and service providers of the Sompo Holdings.

Social Performance Data

● Group Policy for Human Dignity and Human Rights

We, the Sompo Japan Nipponkoa Group pledge to respect the “fundamental human rights” of our all stakeholders, including the rights of our employees worldwide. We will respect the international norms of behavior,* and simultaneously act with the highest ethical standards towards an inclusive, resilient, equitable and sustainable society. Based on the perspectives set out below, we will address the human rights impacts of our activities while communicating with our stakeholders, establish an effective company approach and act, and continuously improve our approach and disclose information. We respect human dignity as the foundation of universal human rights.

1. Human rights considerations for stakeholders

We will respect the human rights of all stakeholders associated with our business activities, including customers and suppliers. We will avoid, prevent or mitigate indirect adverse impact on the human rights of our stakeholders. Should there be any abuse of human rights, we will address it promptly and adequately.

2. Human rights considerations for employees

In all facets of labour practices, we will not discriminate on the basis of gender, nationality, religion, social status, place of registry, family origin, or any other status. We, as a company having a global perspective, will respect every employee’s personality, individuality and diversity, and ensure a dynamic working environment that will encourage the challenging spirit and motivation of our employees.

3. Human rights considerations in the global market

We will comply with the laws and regulations of the countries and regions where our business operations are based. At the same time, we will conduct our business by taking into consideration the local culture and customs, in accordance with the expectations of stakeholders, and take into account local human rights issues. We will contribute toward economic and social development of local communities.

* International norms of behavior include the Universal Declaration of Human Rights, ISO 26000, United Nations Global Compact, OECD Guidelines for Multinational Enterprises, ILO International Labour Standards, United Nations Guiding Principles on Business and Human Rights, and International Covenants on Human Rights (International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights).

● Corporate Citizenship Policy (Sompo Japan Nipponkoa)

Our company and its Group companies will make proactive contributions to society with the objective of resolving community and global social issues, while supporting individual employees’ voluntary efforts.

1. Corporate citizenship activities

We will work proactively to realize a sustainable society for future generations in collaboration with various stakeholders, including NGOs / NPOs, civil society organizations and government, by focusing on three areas: the environment, welfare and fine arts, in which we have accumulated expertise and achievements.

2. Support for individual employees’ social contribution efforts

We will support and encourage employees’ voluntary activities in contributing to society by developing human resources responsive to social issues.

● Social Performance Data

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Total number of employees	Male	Persons	19,361	18,475	17,818	100%
	Female	Persons	22,811	22,694	22,566	
	Total	Persons	42,172	41,169	40,384	
Executive or higher	Male	Persons	207	179	194	100%
	Female	Persons	10	11	13	
	Total	Persons	217	190	207	

Item		Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Department manager level or higher but lower than executive	Male	Persons	1,015	698	722	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	Persons	69	84	84		
	Total	Persons	1,084	782	806		
Section manager level or higher but lower than department manager level	Male	Persons	2,854	2,240	2,242	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
	Female	Persons	230	315	378		
	Total	Persons	3,084	2,555	2,620		
Subsection chief level or higher but lower than section manager level	Male	Persons	5,060	5,741	6,102	99.84%	1,2,3,4,5,6,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	Persons	1,083	1,724	1,974		
	Total	Persons	6,143	7,465	8,076		
Union membership rate		%	94.6%	97.1%	96.9%	99.84%	1,2,3,4,5,6,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Ratio of female employees in managerial positions *		%	5.0%	7.3%	12.9%	97.36%	1,2,3,4,5,6,7,8,9,10,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Ratio of employees with disabilities		%	2.16%	2.11%	2.04%	95.58%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,23,24,26,27
Number of employees who took childcare leave	Male	Persons	68	97	361	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
	Female	Persons	1,154	1,297	1,518		
	Total	Persons	1,222	1,394	1,879		
Average number of days taken off work for childcare leave by employees	Male	Days	5.7	11.3	2.9	89.84%	1,5,8,10,18,19,21,22,23,24,26,27
	Female	Days	162.3	156.8	185.5		
Number of employees who took family care leave	Male	Persons	0	2	1	93.37%	1,2,3,4,5,6,8,9,10,11,12,13,18,19,20,21,22,23,24,25
	Female	Persons	14	22	17		
	Total	Persons	14	24	18		
Total number of childcare support systems	Number of employees using the shorter work hour system + Number of employees using the earlier / later work hour system + other systems	Persons	-	-	1,185	92.85%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,22,23,24,25
Telecommuting systems	Number of employees making use of the telecommuting systems	Persons	357	683	2,190	93.53%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25
Number of employees who took short volunteer work leave		Persons	54	40	51	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
Number of employees who took long volunteer work leave		Persons	0	1	0	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
Ratio of paid vacation use		%	33.8%	55.1%	54.5%	94.69%	1,2,3,4,5,6,8,9,10,11,18,19,23,24,26,27
Occupational accident frequency rate		-	1.09	1.14	1.11	93.39%	1,2,3,5,6,8,9,10,11,12,13,18,19,21,23,24,26,27
Ratio of overtime work		%	16.66%	17.15%	15.46%	94.44%	1,2,3,5,6,8,9,10,11,12,13,18,21,22,23,24,25,26,27
Employee satisfaction		%	75.4%	66.2%	73.3%	89.01%	1,4,5,14,15,16,17,18,26,27
	The number of respondents in the employee satisfaction survey	Persons	19,788	16,618	23,656		
	The number of employees who answered satisfied	Persons	14,919	11,000	17,342		
Annual turnover	Male	%	4.29%	4.96%	4.34%	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	%	8.91%	8.06%	7.59%		
	Total	%	6.66%	6.49%	5.94%		
Participation in volunteer	Number of employees participating in volunteer	Persons	22,412	31,623	30,108	Not able to calculate the cover rate since compiled the total number of participants within all Group companies including reported 27 companies.	
	Number of employees participating in volunteer fund, "Sompo Chikyu Club Fund"	Persons	7,220	11,129	10,798		
	Cumulative total	Persons	29,632	42,752	40,906		
Amount of money the company contributed to corporate citizenship / philanthropic activities		JPY	1,402,115,243	1,480,167,576	1,638,713,743	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27

* FY2013-2015: as of July each

Governance Data

● **Number of meetings held by the Board of Directors and the Board of Corporate Auditors as well as the participation status of the Board Members**

	Item	Unit	FY2013	FY2014	FY2015
Board of Directors	Number of meetings	Meetings	14	16	15
	Number of board members	Persons	12	12	12
	(Of which, number of outside directors)	Persons	3	4	4
	Average attendance at meetings by directors	%	100%	100%	97.7%
Board of Corporate Auditors	Number of meetings	Meetings	13	14	13
	Number of board members	Persons	5	5	5
	(Of which, number of outside directors)	Persons	3	3	3
	Average attendance at meetings by directors	%	100%	100%	100%

* SEE ► P.27 for the number of board member as of July 1, 2016.

● **Nomination and Compensation Committee**

	Item	Unit	FY2013	FY2014	FY2015
Nomination and Compensation Committee	Number of board members	Persons	5	6	6
	(Of which, number of outside directors)	Persons	3	4	4

* SEE ► P.27 for the number of board member as of July 1, 2016.

● **Compensation Amounts of Directors and Audit & Supervisory Board Members (FY2015)**

Category	Number of Officers for Payment	Total Remuneration, etc.	Total Amount Per Type of Remuneration	
			Basic Remuneration	Stock Compensation-type Stock Option
Directors	13	¥323 million	¥273 million	¥49 million
Audit & Supervisory Board Members	5	¥102 million	¥102 million	—
Total	18	¥426 million	¥376 million	¥49 million

- Notes: 1. The number of officers for payment includes one director who resigned as of March 31, 2015.
 2. Total remuneration, etc., and total amount per type of remuneration, etc., include remuneration, etc., of one director who resigned as of March 31, 2015.
 3. The total amount of remuneration, etc., of directors includes ¥217 million as remuneration of executive officers for directors who are serving concurrently as executive officers (¥177 million in basic remuneration and ¥39 million in stock compensation-type stock options).
 The remuneration of executive officers is being paid to a total of eight persons.
 4. Basic remuneration of directors includes ¥46 million as performance-linked remuneration based on the performance of the previous fiscal year.
 5. The amount of reserve for performance-linked remuneration based on the performance of the current fiscal year is ¥39 million.
 6. Officers who receive remuneration, etc., of ¥100 million or more in total from the Company and its consolidated subsidiaries are listed as follows.

Name	Officer Category	Company Category	Total Amount Per Type of Remuneration		Total amount of consolidated remuneration, etc.
			Basic Remuneration	Stock compensation-type stock options	
Masaya Futamiya	Director	The Sampo Holdings	¥14 million	¥1 million	¥100 million
	Director	Sampo Japan Nipponkoa Insurance Inc.	¥65 million	¥18 million	
Kengo Sakurada	Director	The Sampo Holdings	¥71 million	¥18 million	¥104 million
	Director	Sampo Japan Nipponkoa Insurance Inc.	¥13 million	¥1 million	

7. The maximum amounts of remuneration determined by resolutions of the General Meeting of Stockholders are as set out below.

Category	Maximum Amount of Remuneration
Directors	●Basic remuneration No more than ¥400 million per year (of which the amount to outside directors shall be no more than ¥100 million per year)
	●Stock compensation-type stock options No more than ¥100 million per year In each case, the amount of remuneration, etc., of directors does not include the portion paid as employee salary to directors serving concurrently as employees
Audit & Supervisory Board Members	●Basic remuneration No more than ¥110 million per year

● **Compliance Training**

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Ratio of employees who received compliance training	%	86.31%	96.55%	98.11%	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27

● **Criterion for selecting business partners**



Coverage ratio	Reporting companies
99.03%	1,2,3,4,5,6,7,8,9,10,11,12,13,15,16,17,18,19,20,21,22

Redefining Group CSR Materiality

In April 2016 the Group redefined its CSR Material Issues to reflect recent international and business developments. The new material issues are now guiding PDCA-driven efforts to further increase performance in accordance with a new set of CSR key performance indicators (CSR-KPIs).

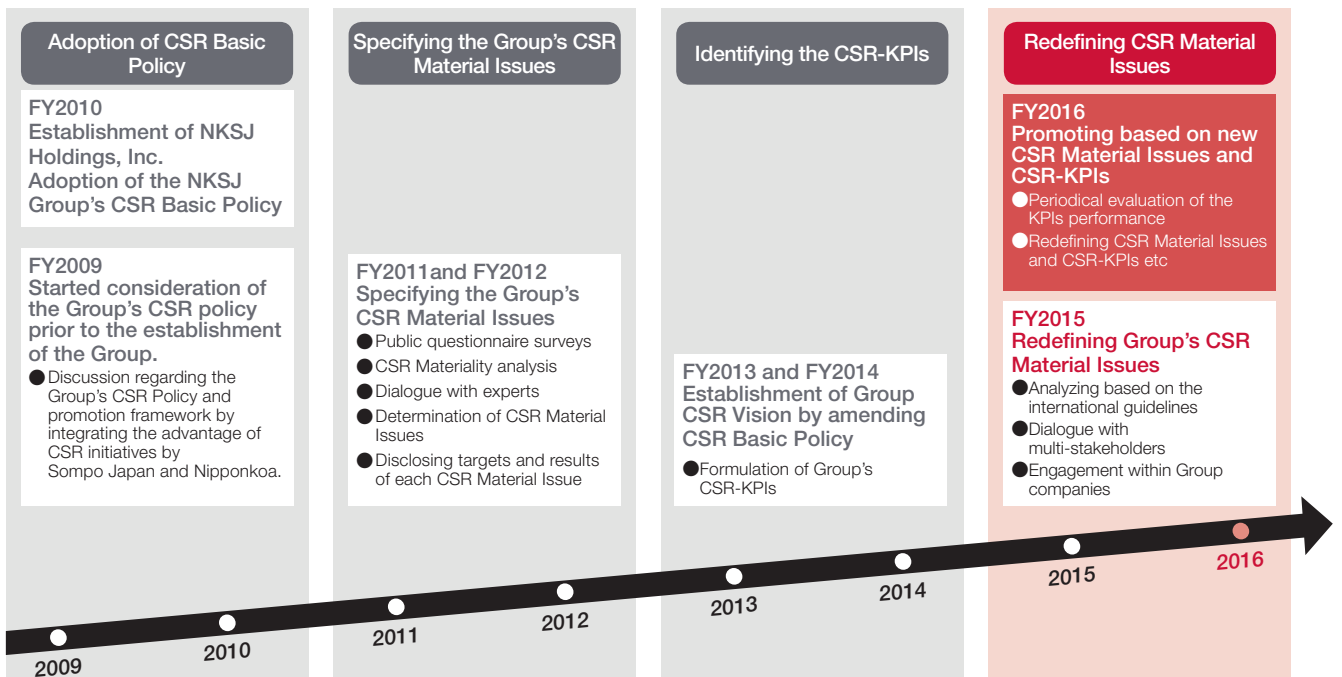
Background

On April 1, 2010, Sompo Japan Insurance Inc. and NIPPONKOA Insurance Co., Ltd. merged to form Sompo Japan Nipponkoa Holdings, Inc. (initially named NKSJ Holdings, Inc.). The new joint holding company, drawing on the CSR initiatives of the two companies, formulated the Group CSR Vision, which served as the basis for identifying the Group's CSR Material Issues in FY2011 and FY2012, and for advancing initiatives to meet the Group's new CSR-KPIs in FY2013 and FY2014.

Social and Organizational Context

The year 2015 was an important year for setting a new international agenda on sustainability: In September 2015 a summit of UN leaders adopted the SDGs*1 with a target date of 2030, and the following December, the COP21**2 adopted the Paris Agreement. The following year, FY2016, also marked the start of the Group's new Medium-Term Management Plan, in which we set out to transform our business structure to provide services under a "security, health, and wellbeing."

Based on these international developments and organizational changes, we redefined our material issues with the objective of furthering both social sustainability and Group growth.



CSR Management
Redefining Group CSR Materiality

Social Context

● International developments in FY2015

September 2015	SDGs*1 (target date 2030) adopted by a UN summit
December 2015	Paris Agreement adopted by COP21 **2

● Domestic developments in FY2015

June 2015	Japan's Corporate Governance Code goes into effect (Stewardship Code from February 2014)
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Our Group Environmental Changes

- Launched the **FY2016-2020 Medium-Term Management Plan** as a new growth strategy for delivering top-quality services that contribute to the security, health, and wellbeing of our customers, a mission stated in our Group Management Philosophy.
- As a major turning point in our more than 120-year history of providing insurance and other services, embarked on decisive reform of our corporate culture as well as decision-making and operational processes while retaining the ability to respond flexibly to external changes.

A "theme park" for the security, health, and wellbeing of our customers

- Comprehensive support that goes beyond insurance
- Resilience to changes in the business environment (global presence)

*1 Sustainable Development Goals

*2 21st Session of the Conference of the Parties to the UN Framework Convention on Climate Change

STEP 1

Materiality Assessment based on International Guidelines

Various international guidelines and frameworks have been developed as the international community seeks to address pressing social issues with global impacts. The Group recognizes the importance of understanding and implementing these guidelines as it grows its global business.

and prioritizing our material issues, first by organizing them based on ISO 26000, then by mapping them on two axes—impact to stakeholder on one axis, and importance to the Group on the other—based on international sustainability guidelines, including the SDGs, the Global Reporting Initiative’s G4 guidelines, and the UN Guiding Principles on Business and Human Rights (Ruggie Framework).

In FY2011 and FY2012, we began the process of identifying

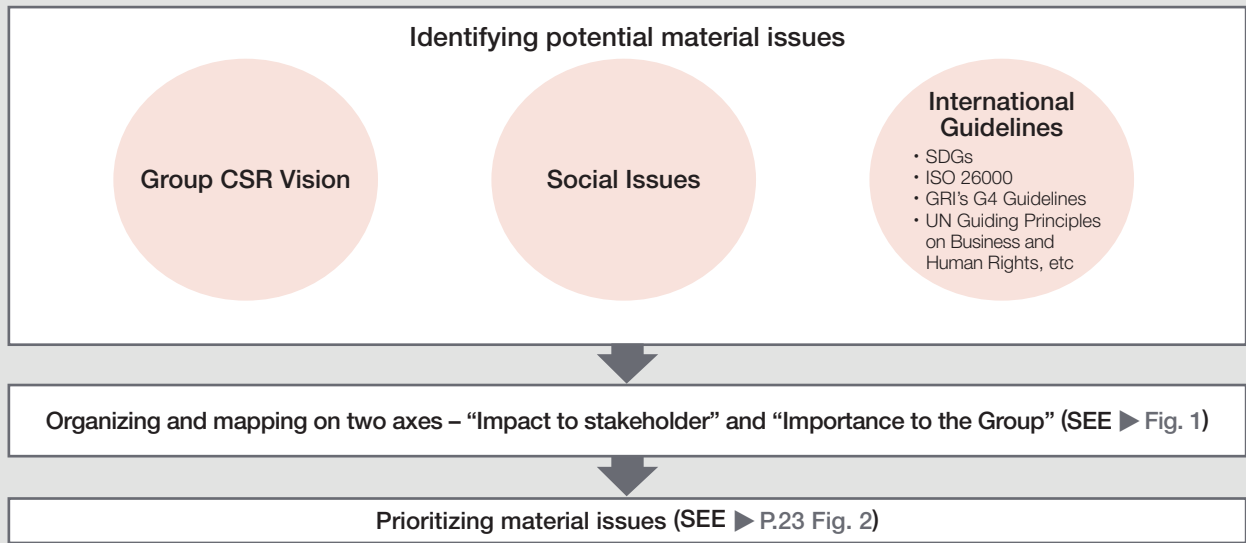
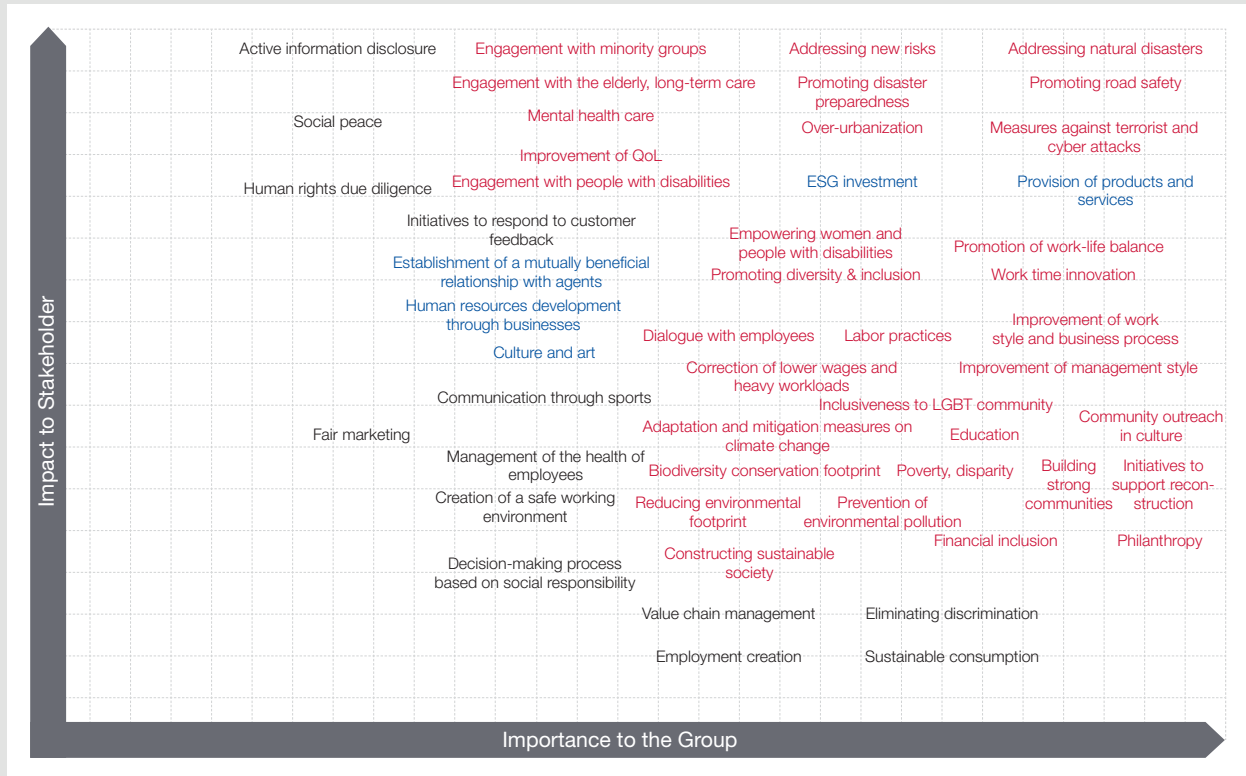


Fig. 1 Materiality Matrix



* Corporate governance, compliance, and brand-related items are not included in the figure because they are fundamental to our business management and continually a high priority.
 * Red font indicates material issues, blue font indicates our key strengths.

STEP 2 Multi-Stakeholder Dialogue

We recognize stakeholder engagement* as important initiatives for understanding social issues, for building relationships of trust and collaboration, and yielding greater results.

When redefining our material issues, we exchanged perspectives with 16 different groups of stakeholders, including experts and

international institutions specializing in CSR and ESG investment as well as other key stakeholders that impact our business activities, including governments, civil society organizations, consumers, agencies, outside directors, and employees.

* SEE ► P26 for more on stakeholder engagement.

Stakeholders engaged during the material issues redefinition process

Stakeholder Category	Affiliation (at the time of dialogue)	Name	Key Comments
CSR Expert International Institution	CEO, International Institute for Human, Organization and the Earth Publisher, Socio Management Review	Mr. Hideto DeDe Kawakita	Risk Management and Stakeholders' Satisfaction are both important at the time of review and assessment of key issues. Value chain management is also in need to review along with the shift of business model portfolio.
	Professor, Department of Environmental Management, Tokyo City University President, Institute for Studies in Happiness, Economy and Society (ISHES) Co-Founder and Chief Executive, Japan for Sustainability (JFS)	Ms. Junko Edahiro	When thinking about strategies for each target, it is important to have external measures for products and services, as well as internal measures for things such as developing corporate structures to achieve them.
	WBCSD Managing Director, Redefining Value / Manager, Redefining Value, Reporting	Mr. Rodney Irwin / Ms. Anaïs Blasco	It is important to convey the process (story) that led to the selection of the material issues. It is also necessary to explain their relationship with the SDGs.
	United Nations Development Programme (UNDP), Representation Office in Tokyo, Public Affairs Specialist (at that time)	Mr. Toshiya Nishigori	Their directions correspond well with the three fundamental concepts listed by the UNDP (resilience, sustainability, inclusiveness).
	Vice-President, China WTO Tribune	Mr. Gefei Yin	As for the redefined material issues, issues and approaches are clearly separated, and their contents are convincing. How about emphasizing that the material issues are connected to value creation for the economy, society and environment?
ESG Investment Expert	Chair, Japan Sustainable Investment Forum (JSIF)	Mr. Masaru Arai	To communicate information to investors, it is important to convey the message that the material issues have been redefined by making the most of the industry and company characteristics (strengths), and the story of what the company is aiming to achieve in the future.
	Head of Japan, Global Networks and Outreach, UN PRI Japan Director, CDP	Ms. Michiyo Morisawa	It is important to convey the message that tackling the redefined material issues will lead to growth of the company.
Government	Director-General for Disaster Management Cabinet Office, Government of Japan	Mr. Hisayoshi Kato	Because there are limits to what governments working alone can do to deal with disaster preparedness, I expect corporations to play a role in communicating awareness about risk to citizens and society.
	Director, Global Environmental Bureau, International Strategy Division, Ministry of the Environment Japan / Deputy Director	Ms. Keiko Segawa / Mr. Keitaro Tsuji	I think you have been actively tackling environmental issues until now, but in the future, I expect you to further strengthen certain initiatives as your core business, such as climate change adaptation measures, and initiatives for human resource development.
	Deputy Director, Economic and Industrial Policy Bureau, Economic and Social Policy Office, Ministry of Economy, Trade and Industry (METI) / Assistant Director	Ms. Moe Sakai / Ms. Mari Seki	I find it good that you are addressing diversity as part of management strategy. As a corporation, it is important that you communicate the context with the stakeholders including investors for management's efforts to address diversity.
Civil Society	Executive Director, Japan NPO Center	Ms. Eriko Nitta	I would like to see you engage in partnership with civil society continuously to deal with new issues. I also look forward to seeing financial services for people with low income, to lead toward solutions for poverty and inequality.
Consumer	President, Japan Association of Consumer Affairs Specialists	Ms. Mariko Yoshikawa	Looking from the perspective of the consumer, I expect that they will be able to receive even higher quality services that ensure their "security, health, and wellbeing" through your integrated initiatives with the redefined material issues.
Agency	AIR Autoclub Chairman	Mr. Tsukasa Tannno	It is important to further strengthen partnership with agencies and employees, such as with environmental initiatives and community outreach.
Outside Director	Professor of the Department of Global Business, College of Business, Rikkyo University	Mr. Scott Trevor Davis	It is important to convey the strategies and stories of transformation as you adapt to changes in society and the Group, while taking the details the initiatives you have done into account from the perspective of continuity.
Trade Union	President, Sampo Japan Nipponkoa Insurance Worker's Union	Mr. Atsushi Miyai	As the Group undergoes business transformation, dialogue with employees becomes more important. We will continuously propose our views for the sound development of the Group. Our goal is to create a workplace where everyone would be proud to work for.
	General Secretary, The KANTO Regional Federation of Electric Power Related Industry Workers Unions of Japan	Mr. Hitoshi Takezume	To deal with local issues, it is important to prioritize things and conduct sustained activities with a long-term perspective. I also look forward to seeing ESG (environmental, social, governance) considerations in the area of investment and finance.

STEP 3 Internal Engagement

To discuss and promote CSR across the Group based on this stakeholder input, we held meetings with the Group's Council for CSR Promotion,* Management Committee, and Board of Directors.

*SEE ▶P.28 for more about our CSR Management Headquarters.



Council for CSR Promotion

STEP 4 Identification and Action

Based on Steps 1 through 3, we redefined our material issues.

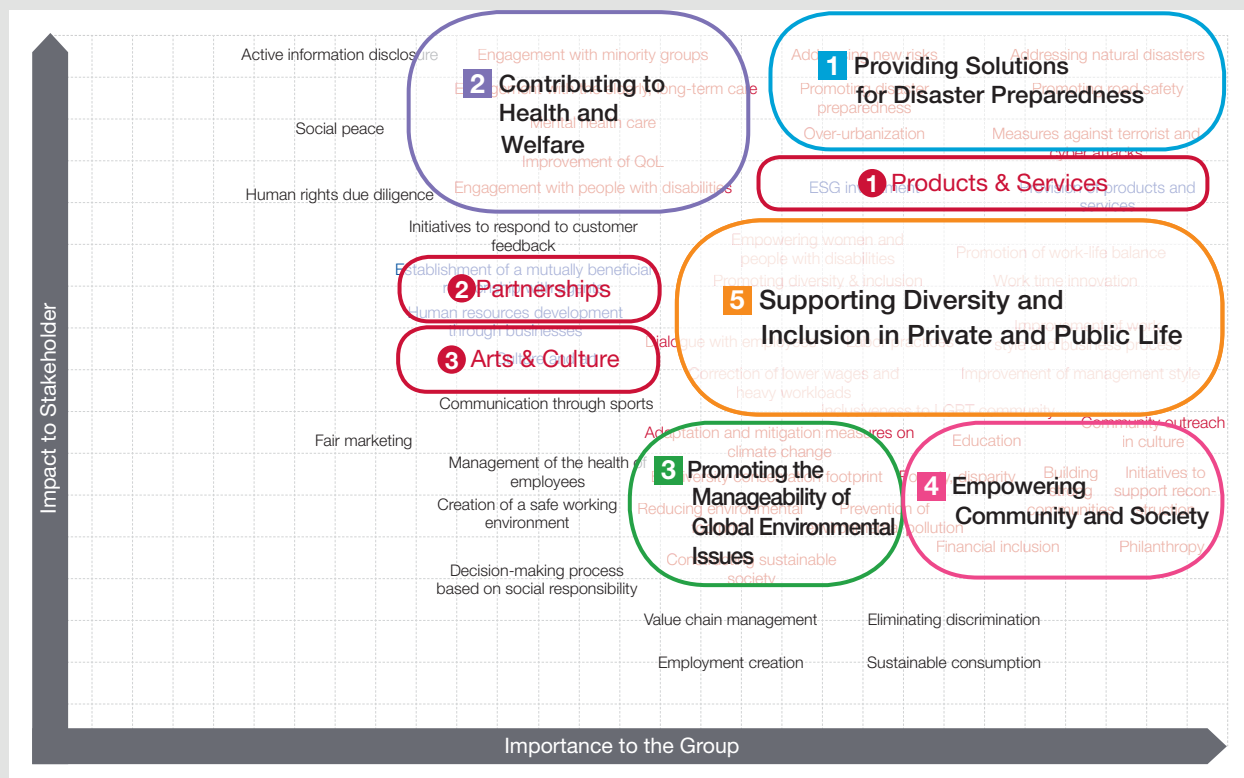
We then set new CSR-KPIs* based on the new material issues and measures. Directed by a Group-wide CSR management system* and an interactive PDCA-cycle process to improve performance, we are implementing various Group initiatives to address social issues and build a more sustainable society. Initiatives based on these CSR-KPIs are regularly reported to

our Management Committee.

In addition, we will redefine our material issues again whenever necessary based on the latest international developments and changes in our business environment.

*SEE ▶P.25 to learn more about our CSR-KPIs and ▶P.28 about our CSR management system.

Fig. 2 Prioritizing the materiality



* 1~5 indicates material issues, 1~3 indicates our key strengths.

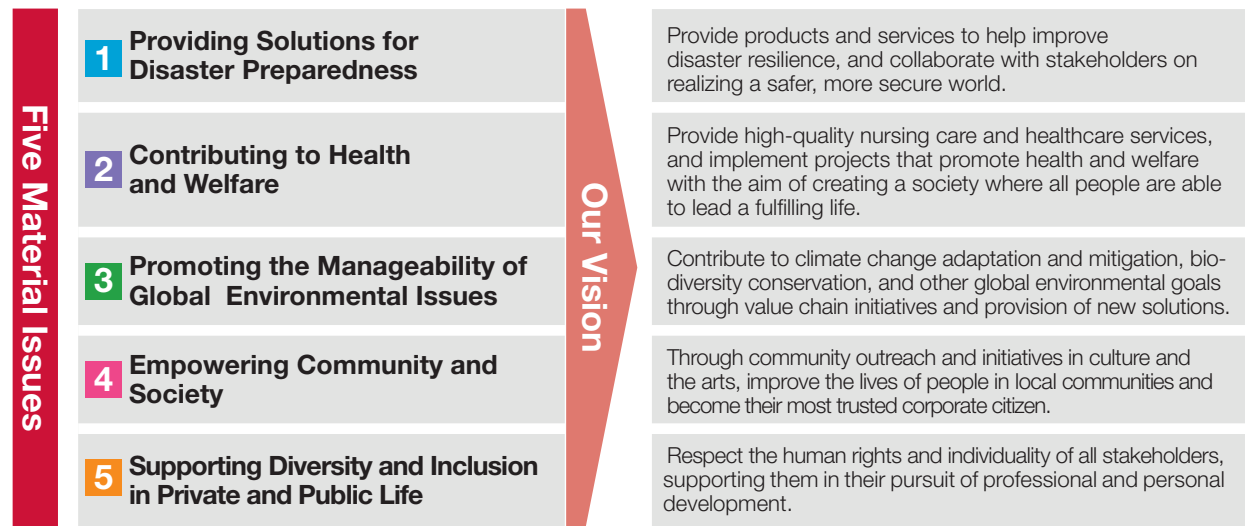
New CSR Materiality

Based upon our Group CSR Vision, following Three Key Strengths are of critical importance for us.

Our Key Strengths

- 1 Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues.
- 2 Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society.
- 3 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.

Sompo Holdings has redefined its Five CSR Material Issues, the Group's framework for achieving its CSR Vision to realize a resilient and sustainable society by providing products and services that contribute to security, health, and wellbeing.



Descriptions of our basic policies, management systems, CSR-KPIs, major initiatives, and future policies and plans, to effectively communicate our PDCA process for improving actions on each redefined CSR Material Issues. Please see below for details.

Material Issue 1	Providing Solutions for Disaster Preparedness P.33	
Material Issue 2	Contributing to Health and Welfare P.37	
Material Issue 3	Promoting the Manageability of Global Environmental Issues P.41	
Material Issue 4	Empowering Community and Society P.45	
Material Issue 5	Supporting Diversity and Inclusion in Private and Public Life P.49	

Group's CSR Key Performance Indicators (CSR-KPIs) FY2016 Targets

We set key performance indicators (KPIs) for each CSR Material Issue. Actions are taken to achieve targets for each CSR-KPIs, providing measurable progress on our various sustainability goals.

The boundaries (scope of impacts) covered for each item include the entire Group.

* CO₂ emissions includes "Scope 3" emissions that are generated in any part of the value chain of the Group.

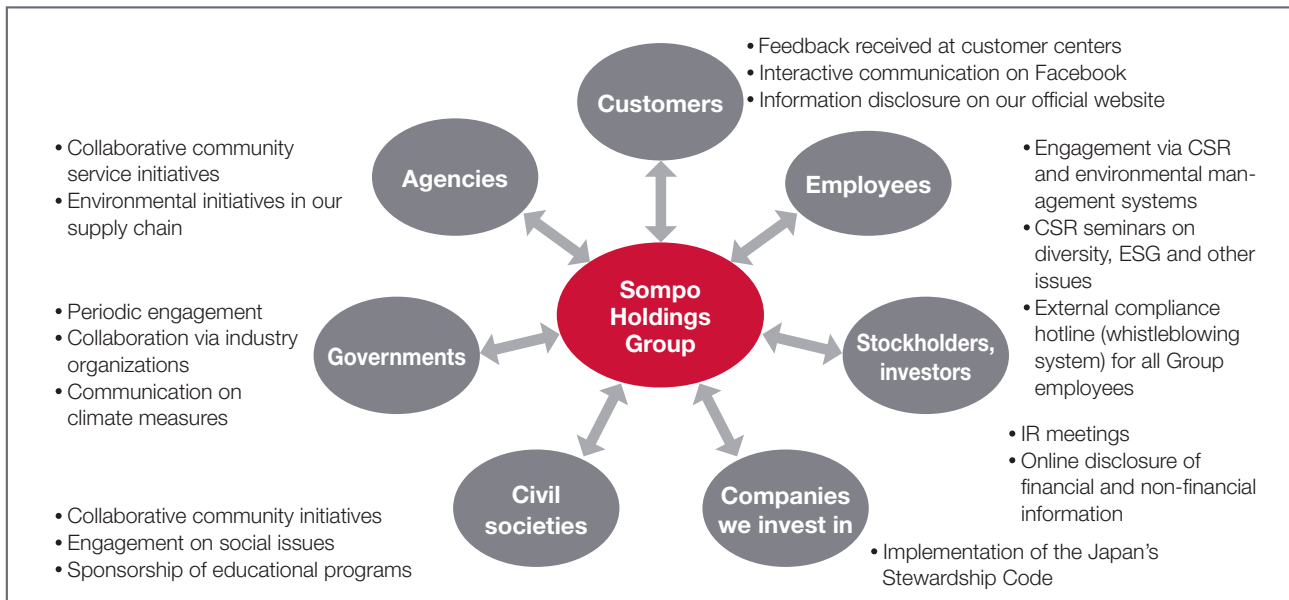
Five CSR Material Issue	Our Vision	Group's CSR-KPIs	FY2016 Targets	Categories of corporate value improvement			
				A	B	C	D
1 Providing Solutions for Disaster Preparedness	Provide products and services to help improve disaster resilience, and collaborate with stakeholders on realizing a safer, more secure world.	Development and provision of products and services that contribute to disaster preparedness	Develop and provide products and services	○	○	○	○
		Community outreach initiatives in partnership with civil society organizations	Implement various initiatives			○	○
2 Contributing to Health and Welfare	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.	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			○	○
3 Promoting the Manageability of Global Environmental Issues	Contribute to climate change adaptation and mitigation, biodiversity conservation, and other global environmental goals through value chain initiatives and provision of new solutions.	Development and provision of products and services that contribute to climate change adaptation and mitigation	Develop and provide products and services	○	○	○	○
		Promotion of the use of recycled parts, etc.	Ratio of eco-friendly parts used: 5.0% Ratio of bumpers repaired: 18.0% Ratio of outer panels repaired: 57.0%		○	○	○
		Community outreach initiatives in partnership with civil society organizations	Implement various initiatives			○	○
		CO ₂ emissions	Reduce by 1.0% from FY2015		○	○	
		Electric power consumption	Reduce by 1.0% from FY2015		○		
		Paper use	Reduce by 1.0% from FY2015		○		
4 Empowering Community and Society	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.	Initiatives that build stronger communities	Implement various initiatives			○	○
5 Supporting Diversity and Inclusion in Private and Public Life	Respect the human rights and individuality of all stakeholders, supporting them in their pursuit of professional and personal development.	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			○	○

CSR initiatives provide various benefits that improve our corporate value. We divide these benefits into four categories so stakeholders can better understand the relationship between our CSR work and changes in our corporate value.

A Increases revenue and investment income	C Increases brand recognition and trust
B Reduces costs	D Strengthens the organization; enhances employee loyalty

Stakeholder Engagement

Key stakeholders that influence the business activities of the Group are highly diverse. We value stakeholder engagement because we believe communicating with our stakeholders is important for understanding social issues for building relationships of trust and collaboration and for accomplishing greater results.



Objectives of Stakeholder Engagement

We engage with stakeholders with two main objectives: The first is to incorporate stakeholders' ideas and opinions into Group decision-making so we can innovatively improve the quality of our initiative. The second is to actively pursue deeper levels of understanding and collaboration with our stakeholders so that based on shared values we can take action toward a better society.

Continued engagement informs and influences everything from the identification of our material issues and setting of Group CSR-KPIs to delivering products and services that help address social issues, to revising and improving on these initiatives.

Stakeholder Engagement by Topic

Japan's Stewardship Code

Sompo Japan Nipponkoa and Sompo Japan Nipponkoa Asset Management declared their endorsement of the Japan's Stewardship Code, called the Principles for Responsible Institutional Investors, and have disclosed detailed policies on their official websites.

The code calls on institutional investors to enhance the corporate value and support the sustainable growth of investee companies. We engage in dialogue with investee companies based on a clear understanding of the significance and importance of this initiative.

Policy on Japan's Stewardship Code (in Japanese)

Sompo Japan Nipponkoa Insurance Inc.
<http://www.sjnk.co.jp/company/stewardship/>

Sompo Japan Nipponkoa Asset Management Co., Ltd.
<http://www.sjnk-am.co.jp/company/stewardship.html>

Civil Societies

In February 2016 we held a joint forum on private sector-civil society partnership with the Japan NPO Center called "Sustainability Partnership in Action: Five Years of the SAVE JAPAN Project." About 100 people attended the forum which presented the collective impact of the rare species conservation initiatives supported by the SAVE JAPAN Project and discussed the future of cooperation between private sector businesses and civil societies. We plan to use feedback gained through the forum in continued efforts to address social issues with civil societies.

* SEE ►P.44 for details of SAVE JAPAN Project.



Enhancing Promotion

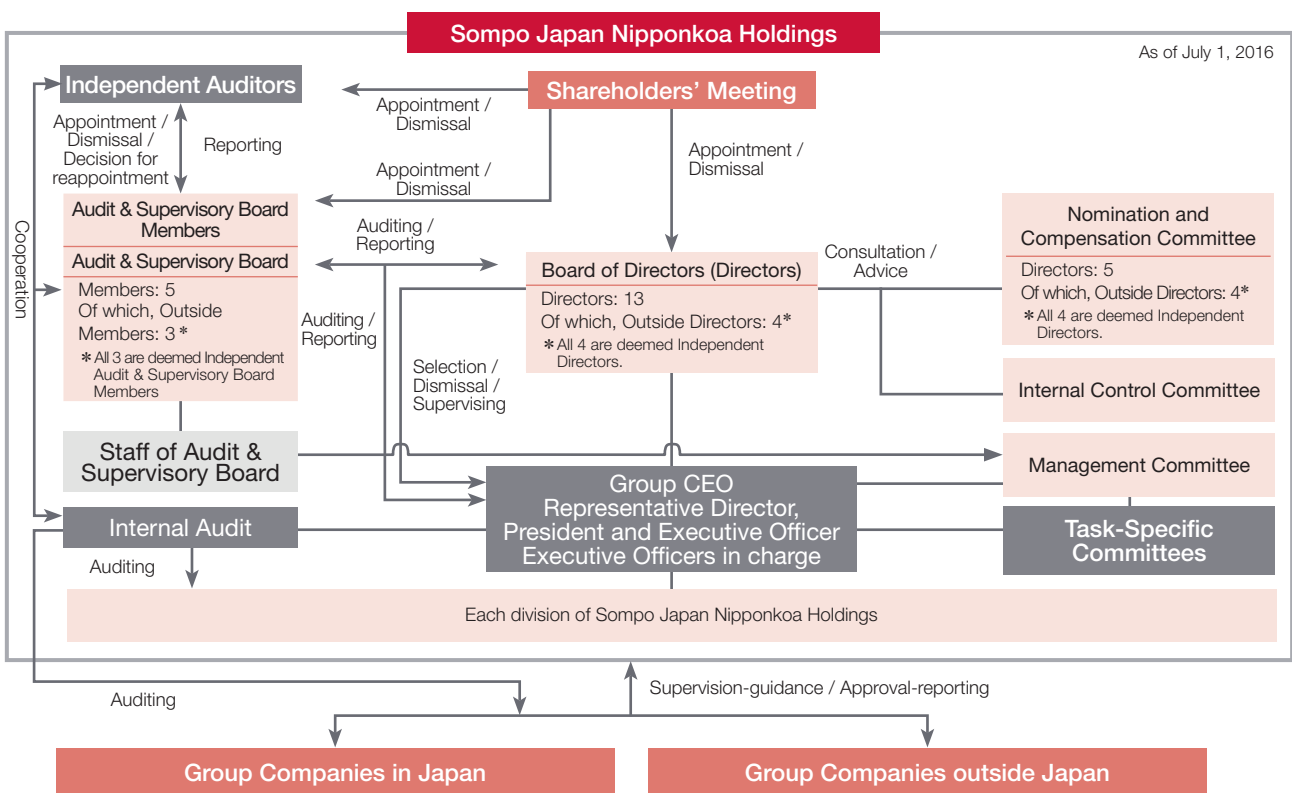
Management Structure of Corporate Governance

The Group has elected to adopt the Company with Board of Company Auditors system described in the Companies Act of Japan and maintains and promotes effective oversight and auditing functions using a system of corporate governance comprising the Board of Directors, which makes important management decisions and oversees business execution, and Audit & Supervisory Board members and an Audit & Supervisory Board that are independent from the Board of Directors.

The Group also utilizes the business owner system and the executive officer system to enable swift decision making and to

ensure the clarity of authority and responsibility.

The Board of Directors has set the Basic Policy on Internal Controls, which serves as the foundation for the Basic Policy for Group Management. These policies provide the framework for a highly transparent governance structure for the Company and Group companies. To ensure transparency in the appointment and treatment of directors, the Nomination and Compensation Committee, which is chaired and membered by a majority of outside directors, has been set up as an advisory organ to the Board of Directors.



Structure of Board of Directors

4 out of 13 directors are outside directors (12 Japanese directors and 1 foreign director / 11 male directors and 2 female directors).

Structure of Audit & Supervisory Board

3 out of 5 Audit & Supervisory Board members are outside members (5 Japanese members / 4 males and 1 female member).

Structure of Nomination and Compensation Committee

Comprising 5 committee members (4 outside directors, 1 internal director) and chaired by an outside director.

Policies for Appointment of Officers / Standards regarding the Independence of Outside Officers

Formulates and discloses Policies for Appointment of Officers and Standards regarding the Independence of Outside Officers through the resolution of the Board of Directors in light of advice from the Nomination and Compensation Committee, which functions as an advisory body to the Board of Directors. In addition, Nomination and Compensation Committee conducts the Group CEO's performance evaluation to improve the transparency of corporate governance.

Policies on Decisions Pertaining to Remuneration for Officers

Formulates Policies on Decisions Pertaining to Remuneration for Officers through the resolution of the Board of Directors in light of advice from the Nomination and Compensation Committee, which functions as an advisory body to the Board of Directors.

* For the details of corporate governance, please see "Annual Report 2016 (Integrated Report)" http://www.sompo-hd.com/~media/hd/en/files/doc/pdf/annualreports/2016/annual-report2016_all.pdf and "Corporate Governance Report" (<http://www.sompo-hd.com/en/company/governance/report/>).

CSR Management Organization (System)

Group-Wide Management (Council for CSR Promotion)

The Group operates a performance-driven CSR management system to ensure continuous improvement. At the center of this system is the Council for CSR Promotion which shares best practices and monitors progress to improve group-wide performance. The council periodically consults with and reports to the Management Committee and Board of Directors.

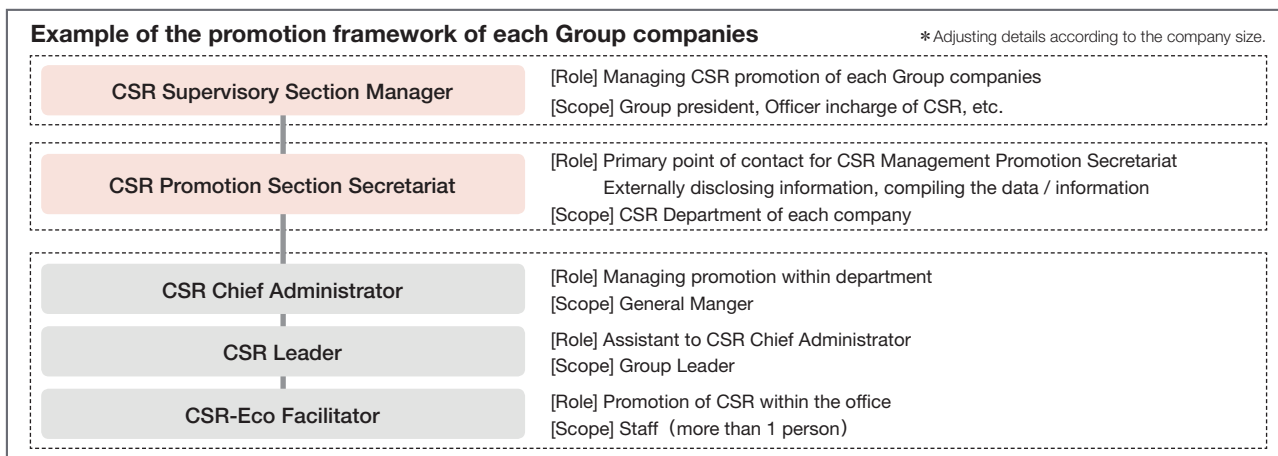
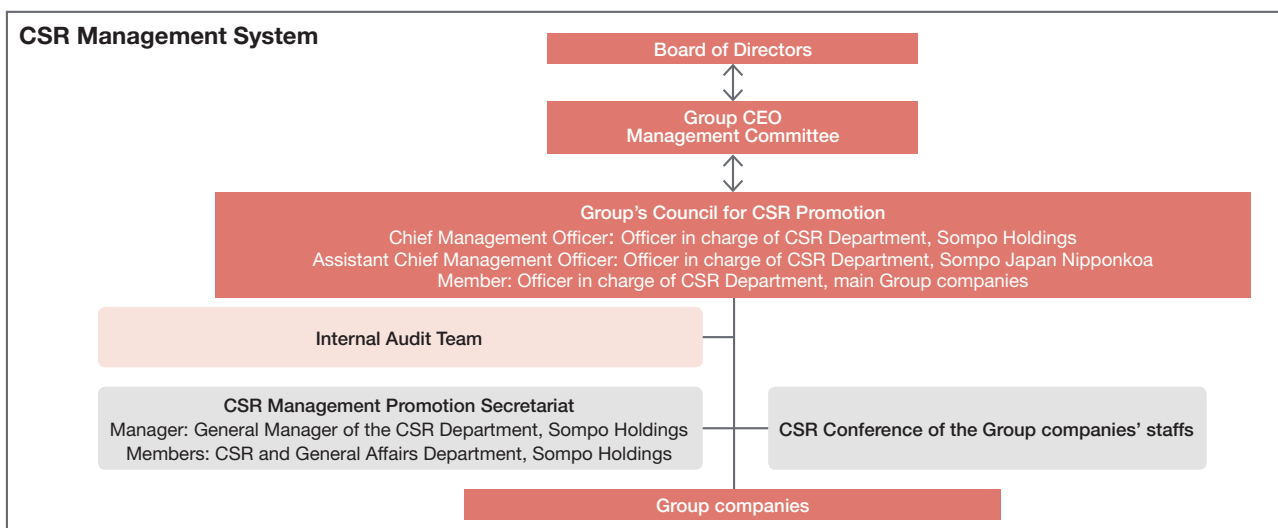
across the Group are spearheading initiatives uniquely relevant to their respective workplaces. Each workplace follows a PDCA cycle to make improvements and accelerate action, a process that involves drafting an annual CSR action plan at the start of the fiscal year and conducting first-half and full-year reviews. We also conduct dialogue-based internal auditing to advance initiatives at each workplace. The operating and management status of initiatives are regularly reported to the Management Committee for review.

Management at Individual Companies (Continuous Improvement)

We have expanded the ISO 14001 certification we obtained in 1997 to the entire Group and built a management system that covers all CSR initiatives. Each Group company now has its own CSR management organization led by the CEO or other executive officer and run by a team of managers and leaders. Furthermore a CSR-Eco Facilitator is appointed at every worksite in an effort to encourage self-motivated bottom-up action. Currently, approximately 2,553 (as of May 2016) CSR-Eco Facilitators

We are integrating CSR into overseas operations through various approaches, including holding meetings to discuss the importance of social responsibility issues and future goals. By holding training sessions for representatives of Group companies outside Japan for instance, we also exchange information on the latest social responsibility trends.

*SEE ▶ P.15–P.19 for Group ESG data.



In September 2015 a UN summit unanimously adopted the Sustainable Development Goals (SDGs) as a global sustainability agenda for 2030. Paragraph 67 of the official agenda document “[calls] on all businesses to apply their creativity and innovation” stating clearly the role expected of businesses in achieving the SDGs.

SUSTAINABLE DEVELOPMENT GOALS
17 GOALS TO TRANSFORM OUR WORLD



Our approach to action on the SDGs is based on “SDG Compass: The guide for business action on the SDGs” among other guidelines.

Developed by the Global Reporting Initiative (GRI), United Nations Global Compact (UNGC) and the World Business Council for Sustainable Development (WBCSD), “SDG Compass” provides guidance for companies on how to align their strategies and also measure and manage their contribution to the SDGs. This guidance is broken down into the following five steps.

<Five Steps of SDG Compass>

- (1) Understanding the SDGs
- (2) Defining priorities
- (3) Setting goals
- (4) Integrating
- (5) Reporting and communicating



Five Steps Taken by the Group

(1) Understanding the SDGs

As the first step toward integrating the SDGs into our business, we disseminated information on the SDGs using internal communications tools to raise awareness and promote understanding within the Group. The SDGs were also the theme of a meeting of the Group’s Council for CSR Promotion and a study session for management.



Mr.Toshiya Nishigori, Public Affairs and Civil Society Liaison Officer at the UNDP Representation Office in Tokyo (title as of Nov. 2015), lectures on the SDGs.

(2) Redefining material issues

We redefined our CSR Material Issues based on the 17 goals and 169 targets of the SDGs and defined five material issues and three key strengths. (SEE ►P.20~P.24 for details.)

(3) Setting CSR key performance indicators (CSR-KPIs)

We set CSR-KPIs for the Group in accordance with the new CSR Material Issues. (SEE ►P.25 for details.)

(4) Taking actions to build partnerships

Directed by an iterative PDCA-cycle process to improve performance and achieve the new CSR-KPIs based on the SDGs, we are implementing various Group initiatives to address social issues and build a more sustainable society.

(SEE ►P.28 for more about our CSR Management System.)

One of our three key strengths “fostering partnerships with stakeholders representative of broad sectors of civil society” remains a priority for us in addressing complex social issues of a global scale.

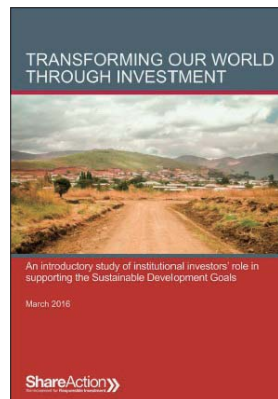
(5) Disclosing information for stakeholder engagement

By disclosing the progress and results of measures to achieve the new material issues and CSR-KPIs, we strive to improve performance while communicating with various stakeholders. We also share our contribution to the SDGs with the international community through participation in the initiatives of various social responsibility-related organizations.

SDGs case study compilations introducing our initiatives



“SDG Industry Matrix Financial Services” (KPMG UNGC)
https://www.unglobalcompact.org/docs/issues_doc/development/SDGMatrix_FinancialSvcs.pdf



“Transforming Our World Through Investment: An introductory study of institutional investors’ role in supporting the Sustainable Development Goals” (ShareAction)
<http://shareaction.org/wp-content/uploads/2016/03/TransformingOurWorld.pdf>

COMMENT

SDGs: An Opportunity for More Strategic Corporate Responsibility

The SDGs are an intergovernmental agreement passed by the 193 member states of the United Nations, but their adoption also has much relevance for corporations. The role expected of business in realizing a more sustainable global society has never been greater. The SDGs are thus a great opportunity for companies to shift their social responsibility onto a more strategic course.

“SDG Compass” provides various practical pointers for businesses to take action on the SDGs. Most notable of these is its recommendation of an “outside-in” approach to goal setting where analysis of the external environment is the starting point and the basis for determining what social needs a business can address. It also presents an approach called the Future-Fit Benchmarks which recognizes the need for dramatic societal change to achieve truly sustainable development; here a bold future end-goal is set as the benchmark. At the root of both approaches is the backcasting method, where instead of short-term targets encouraging incremental improvements, ambitious goals drive major social change. Also highlighted by “SDG Compass” is impact measurement. Just as CSR has come to be defined as corporations’ responsibility for their im-

pacts on society and the environment, a focus on impacts and the practice of measuring and analyzing them is considered to yield more effective business solutions to sustainability challenges as well as innovations that drive social change.

The SDGs provide businesses with a great opportunity to reach a new level of social contribution by taking stock of past efforts on CSR and aligning them with a spatially and temporally broader perspective. It is important in this process to set goals with the most ambitious outlook possible focusing not on the feasibility of the goals but on the future one desires and aspires to create.



Masao Seki

Senior Advisor on CSR
Sompo Japan Nipponkoa Insurance Inc.

Associate Professor at School of Business Administration, Meiji University.
Committee member of the SDG Stakeholders Roundtable, Japan Ministry of the Environment

Declaration to Society and Participation in CSR Initiatives

To solve social issues on a global level, the collaboration of multiple organizations is indispensable. The Sompo Holdings Group actively participates and endeavors to take a leading role in a wide variety of international and domestic initiatives.

United Nations Global Compact (UN GC)

Advocated by the then UN Secretary-General Kofi Annan in July 2000, the UN GC is a partnership initiative between the UN and businesses that motivates companies to enhance better corporate citizenship by voluntarily addressing the issues of human rights, labor, the environment, and anticorruption. Sompo Holdings Group became a signatory in 2006.



Women's Empowerment Principles (WEPs)

The Women's Empowerment Principles (WEPs), a joint initiative between United Nations Development Fund for Women and the UN Global Compact, offer a framework for business on how to empower women in the workplace, marketplace and community. The 7 WEPs Principles seek to point the way to best practice in advancing gender equality by elaborating the gender dimension of corporate responsibility and private organizations, the UN Global Compact, and business's role in sustainable development. Sompo Holdings became a signatory of WEPs in June 2012.



Business Call to Action (BCTA)

The BCTA is a global initiative launched in 2008 by the United Nations Development Programme (UNDP) and five government institutions that challenges companies to develop business models with the potential to achieve both long-term commercial success and sustainable development outcomes. A weather index insurance provided by Sompo Holdings in Southeast Asia has been recognized as meeting the requirements for membership in the BCTA. This makes us the first financial institution in Japan, and the first property and casualty (P&C) insurance group in the world, to be granted membership.



United Nations Environment Programme Finance Initiative (UNEP FI)

UNEP FI is an international financial sector network comprising financial institutions that aim to contribute to sustainable development. Since its launch in 1992, the initiative has promoted the integration of environmental considerations into all aspects of the financial sector's operations and services in pursuit of sustainable development that is conducive to both economic progress and environmental protection. Sompo Japan Nipponkoa became a signatory in 1995.



United Nations Principles for Responsible Investment (UN PRI)

UN PRI was formulated by the UNEP FI as a declaration by financial institutions that they will take ESG issues into account when making investment decisions. In 2006, Sompo Japan Nipponkoa became the first Japanese insurance company to become a signatory to these principles and Sompo Japan Nipponkoa Asset Management also became a signatory in January 2012.



United Nations Principles for Sustainable Insurance (UN PSI)

UN PSI was formulated by the United Nations Environment Programme Finance Initiative (UNEP FI) in June 2012, as a declaration by insurance companies that they will take ESG issues into account through their business operations. Sompo Japan Nipponkoa has participated in the development of the principles and became a signatory in June 2012.



Caring for Climate

Caring for Climate is an initiative established by UN GC, UN Environment Programme, UN Framework Convention on Climate Change (UNFCCC) in 2007 to advance the role of business in addressing climate change. Sompo Japan Nipponkoa is a member of the steering committee.



World Business Council for Sustainable Development (WBCSD)

The WBCSD, established in 1995, is a CEO-led global association of companies. Company leaders from around the world provide industry leadership on the environ-



ment and sustainable development through lively debate, policy recommendations, and other activities. Sompo Japan Nipponkoa is the only Japanese financial institution participating in the initiatives of the WBCSD. We are also a board member of Redefining Value, a cross-cutting WBCSD program focused on advancing the measurement of "True Value," "True Costs" and "True Profits" in corporate decision-making, disclosure and reporting.

CDP

CDP is a set of collaborative initiative by the world's leading institutional investors. This international initiative encourages businesses worldwide to adopt climate change strategies and disclose their GHG emissions. Sompo Japan Nipponkoa has been a member since 2005 as an institutional investor.



ECO FIRST Business

In November 2008 the Sompo Holdings Group became the first companies in the insurance business to be accredited by the Minister of the Environment, Japan as an "ECO FIRST Business." Under the ECO FIRST system, companies make a commitment to the Minister of the Environment, Japan about the environmental conservation initiatives they will take in fields such as combating global warming.



Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century) (PFA)

These principles were formulated in October 2011 as action principles for financial institutions to fulfill their roles and responsibilities to develop a sustainable society. Sompo Japan Nipponkoa was actively involved in the formulation, participating as members of the drafting committee. In December 2011, 10 Group companies (currently 7 Group companies) became signatories of these principles.



Keidanren Committee on Nature Conservation (KCNC), Keidanren

One Percent Club, Council for Better Corporate Citizenship (CBCC)

KCNC financially supports civil society working on the conservation of biodiversity and nature through the Keidanren Nature Conservation Fund (KNCF), while promoting companies' awareness of biodiversity and nature conservation as well as communication and cooperation with civil society. The Keidanren One Percent Club provides information on social contribution activities conducted by companies to promote companies' further involvement in social contribution, while acting as a coordinator for the cooperation between companies and civil society.

CBCC is an organization established by Keidanren that is responsible for planning and operating lectures and other events on CSR, promoting exchanges and collaboration with overseas CSR-related organizations, and conducting research and study through sending delegates abroad and other means. Sompo Japan Nipponkoa has been the chairman of the Keidanren One Percent Club, KCNC, and CBCC since 2008, 2012, and 2013, respectively.

Japan Business and Biodiversity Partnership

The Japan Business and Biodiversity Partnership was founded in October 2010 to coincide with the 10th meeting of the Conference of the Parties to the Convention on Biological Diversity (COP10). The partnership was established by businesses, economic organizations, governments, civil society, and other parties that endorse the Japan Business and Biodiversity Partnership Action Policy. The Sompo Holdings Group companies signed up to the partnership when it was established.

Group Implementation of ISO 26000

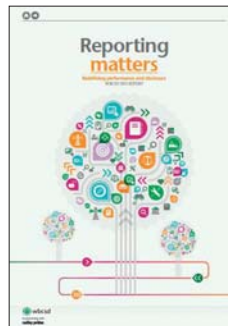
ISO 26000, an international standard providing guidance on social responsibility, was published in November 2010. To plan and implement more relevant CSR initiatives, the Sompo Holdings Group uses the standard as a self-assessment tool for identifying its strengths and weaknesses, while also incorporating elements of the standard into training curricula of all levels and into our CSR management system.

Communication of Group Practices

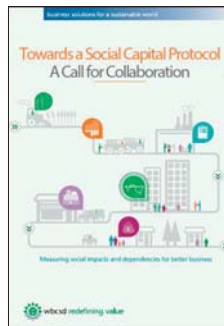
Some initiatives in which the Group is participating publish materials and in other ways broadly disseminate corporate best practices on various social responsibility-related topics. By proactively disclosing information and participating in these publications, we strive to take leadership and promote our practices as a global standard.



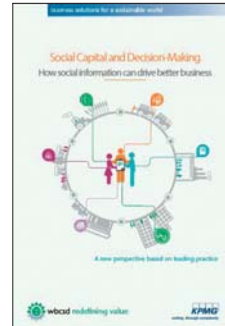
"The Business Case for Responsible Corporate Adaptation: Strengthening Private Sector and Community Resilience"
https://www.unglobalcompact.org/docs/issues_doc/Environment/climate/Adaptation-2015.pdf



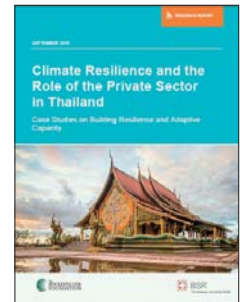
"Reporting Matters 2015" (WBCSD)
http://wbcsdpublications.org/wp-content/uploads/2015/11/WBCSD_Reporting_Matters_2015_Interactive.pdf



"Towards a Social Capital Protocol – A Call for Collaboration" (WBCSD)
<http://www.wbcsd.org/Pages/Adm/Download.aspx?ID=9127&ObjectType=7>



"Social Capital in Decision-Making: How social information drives value creation" (WBCSD)
http://wbcsdpublications.org/wp-content/uploads/2015/11/Social_Capital_in_Decision-Making_How_social_information_drives_value_creation_interactive.pdf



"Climate Resilience and the Role of the Private Sector in Thailand" (BSR and The Rockefeller Foundation)
https://www.bsr.org/reports/BSR_Climate_Resilience_Role_Private_Sector_Thailand_2015.pdf

COMMENT

Commentary for Sompō Holdings

Understanding those impacts and dependencies that can drive value creation whilst limiting impacts on the environment and society and disclosing the collective action and status on remediation are vital for a future proofed business. Since we launched Reporting matters in 2013, Sompō Holdings has showed great interest in reporting and has closely followed our recommendations for improving its reporting practices. Sompō Holdings' update of its materiality analysis is most welcome as it reflects current global and local issues. By providing nursing care and healthcare, Sompō Holdings is diversifying its portfolio and demonstrates adaptive behavior to strengthen the resilience of its business in the face of future challenges. In view of this new business, it is important that Sompō Holdings sets targets and indicators on the material issue of contributing to health and welfare.

The three strengths of Sompō Holdings to undertake initiatives that address material issues are also welcome as they embed the Group's CSR Vision to realize a resilient and sustainable society and provide Sompō Holdings with a clear direction and sense of purpose.

In light of Sompō Holdings' activities and update of its materiality analysis, WBCSD would like to see the Group report on its contribution to the Global Goals and progressively move towards measuring "True Value" by using "True Costs" and "True Profits" in its internal and external reporting. Sompō Holdings is expected to lead the movement in redefining the long term value and contribute to WBCSD's reporting activities.



Dr. Rodney Irwin

Managing Director
 Redefining Value & Education

World Business Council for Sustainable Development (WBCSD)



Providing Solutions for Disaster Preparedness

Our Vision

Provide products and services to help improve disaster resilience, and collaborate with stakeholders on realizing a safer, more secure world.

The Facts

Global Deaths from Road Traffic Accidents

Number of traffic accident fatalities worldwide (2013 data)

1.25 million people



90% concentrated in low and middle-income countries (2013 data)

! Traffic accidents: the leading cause of death among ages 15 – 29 (2012 data)

Source: Prepared from a WHO press release

According to the World Health Organization (WHO), some 1.25 million people worldwide had their lives cut short by traffic accidents in 2013. Low and middle-income countries accounted for 90% of these fatalities, despite owning only 54% of the world's automobiles. Traffic accidents are also the leading cause of death among ages 15 to 29. To address this issue, Goal 3 of the 17 Sustainable Development Goals (SDGs), "ensure healthy lives and promote wellbeing for all at all ages," includes the target, "By 2020, halve the number of global deaths and injuries from road traffic accidents."

Basic Policies for

Our Action

New and mounting risks such as natural disasters and traffic accidents can impact the Group's ability to continue providing insurance sustainably, as they cause insurance payments to rise, and with them, insurance premiums. However, these risks can also be regarded as a business opportunity. As the Group dedicated to providing "security, health, and wellbeing," one of our key missions is to offer various services designed to help prevent accidents, disasters, that inflict heavy losses on society as a whole.

One way we do this is by analyzing big data—the enormous volume of accident data collected through our long history of business—and using it to deliver reliable insurance and to develop new products and services. We also utilize our expertise in quantifying risk to offer solutions that help to prevent and minimize losses from accidents and disasters. We will continue to contribute to realize a sustainable society by providing a wide range of services for averting and reducing emerging risks, and by sharing our disaster resilience and accident-prevention know-how with developing countries, which are especially vulnerable to such risks.

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 disaster preparedness	Develop and provide products and services	○	○	○	○
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)

- Disaster preparedness and resilience are perhaps the most important issues to the Group given its core business of providing insurance and risk consulting services. (CSR expert international institution)
- The Group has a critical role to play in covering disaster risk for society as a whole. (Government)
- I look forward to the Group's work in raising disaster awareness on a regional level. (Government)
- Urbanization is creating new social challenges, such as the risk of panic situations during a traffic jam or disaster event. The Group's perspective on disaster risk reduction in such circumstances is important to the Group and all stakeholders. (Civil society)



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.

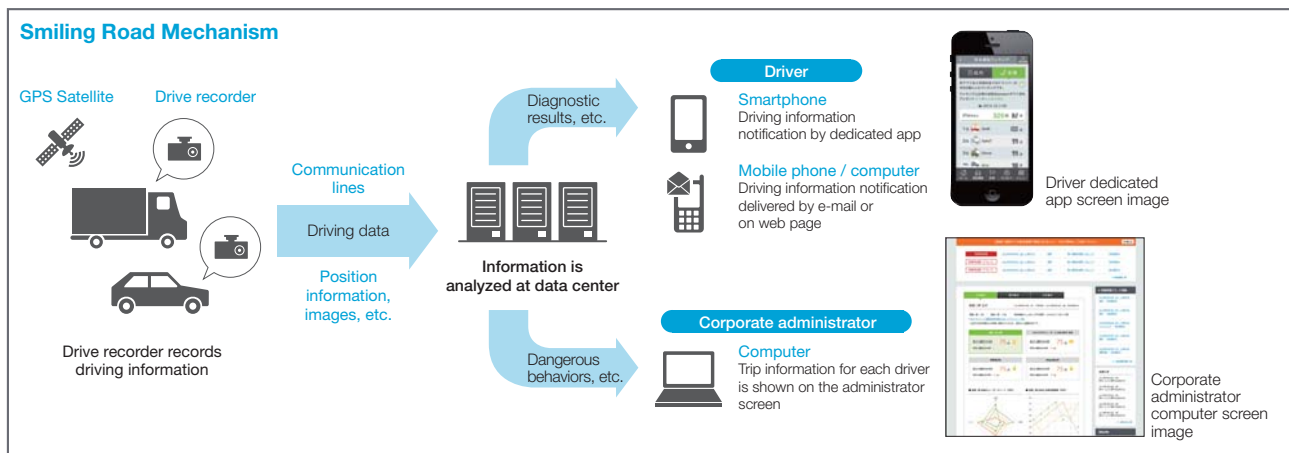
Key Initiatives

Supporting safer driving using the big data and telematics

Products & Services

Smiling Road that achieved ISO 39001 certification is a telematics service for businesses that helps corporate vehicle drivers drive safer. Using a vehicle-mounted drive recorder, driving data is collected and analyzed to provide three key features: visibility (of driving patterns), understanding (of actual driving situations by fleet managers), and feedback (to encourage drivers). A comparison of the number of accidents before and after customers introduced this service showed an approximately 20% reduction on average (as of October 31, 2015). Smiling Road's success in reducing automobile accidents and realizing higher-quality accident response for businesses earned us the top prize in Nikkei Veritas Award category of the 2015 Nikkei

Superior Products and Services Awards and an award for excellence (SPRING Award) in the 1st Nihon Service Award program. To make the Smiling Road concept accessible to even more customers, we recently added high-performance car navigation and other functionality, provided through the new Portable Smiling Road smartphone app for individual users. This service represents our ongoing commitment to using advanced technologies such as big-data analysis, in addition to our expertise in accident response and risk consulting, to offer products and services that contribute to the security, health, and wellbeing of our customers.



Supported automobile accident prevention in Asia

Products & Services

Traffic accident fatalities are rising in Asia as the result of a growing automobile market, creating ever-increasing demand for accident prevention solutions. Sampo Risk Management & Health Care is leveraging its know-how developed in Japan to provide an accident prevention support service in countries across the region. The Web-based service, called "Driver Check," is currently offered in four languages (Japanese, English, Chinese, and Thai) and uses a questionnaire format to test drivers on their driving aptitude. By adding new content, supporting additional languages, increasing service penetration, and broadening the service area, we are looking to contribute to traffic accident prevention on a global level.

Road safety project in Indonesia

Partnerships

Road safety is an important social issue in Indonesia, where the number of child traffic fatalities is now the highest in Southeast Asia. Drawing on Japan's expertise in preventing traffic accidents, Sampo Japan Nipponkoa and PT. Asuransi Sampo Japan Nipponkoa Indonesia have teamed up with the Civil society, Save the Children Japan to launch a road safety project in Bandung, West Java, with the aim of creating a safer environment for children. Over a four-year period, we will provide traffic safety education for teachers and students at 30 elementary and middle schools, improve transportation infrastructure near the schools, and appeal to regional and national governments.



Screenshot of Driver Check questions



© Save the Children Indonesia

Key Initiatives

Provided risk assessment and consulting services for natural disasters

Products & Services

With large-scale natural hazards such as earthquakes, blizzards, and localized rainstorms growing more destructive in recent years, the need for disaster preparedness and resilience strategies is greater than ever. In Japan, spurred by the devastating March 2011 earthquake and tsunami, a law for national resilience was enacted in December 2013 that requires the national government, local governments, and businesses to cooperate on the development of a national infrastructural and socioeconomic system designed to improve the country's strength and resilience to natural disasters.

Sompo Risk Management & Health Care, drawing on its time-tested expertise in risk quantification and disaster preparedness consulting, provides customers with case-specific evaluation of potential damages from such events as earthquakes, tsunamis, volcanic eruptions, and storms, along with specific strategies for dealing with them.

These services cover both hard and soft strategies: Proprietary model-based risk quantification; evaluation of seismic resistance and soil liquefaction potential for buildings and facilities; support for minimizing the impacts of operational downtime through business continuity planning (BCP); and assistance with constructing a business continuity management system (ISO 22301).

In August 2015, the company also began offering a service that provides customers with easy access to risk-related information in map and list formats. The new service centrally manages and continually updates information from various sources, including hazard maps and the large quantity of damage prediction data released by national and local governments.

The company is also actively supporting local government efforts to improve their disaster resilience.



Overview of natural disaster risk information service

Launched industry's first volcanic eruption derivative and related estimating method

Products & Services

Sompo Japan Nipponkoa and Sompo Risk Management & Health Care have developed the industry's first kind of weather derivative, "Mt. Fuji Eruption Derivative," along with a method for estimating the probability of a future eruption. The derivative is an insurance product that uses eruption alert levels issued by the Japan Meteorological Agency, among other data, as an underlying index, and protects businesses against the damage of reduced profits and expenses from an eruption.

The derivative can be an effective business continuity planning (BCP) strategy, as it quickly pays out a predetermined amount so that policyholders can then use on operations. The eruption probability estimation method developed by Sompo Risk Management & Health Care is based on global research into the probabilistic forecasting of volcanic eruptions, and takes the time series of past eruptions into account. Sompo Japan Nipponkoa plans to extend its eruption derivative product to other volcanoes moving forward.

Fun-filled disaster education for children and parents

Partnerships

Arts & Culture

Insurance being one of our core businesses, we at Sompo Japan Nipponkoa believe in the importance of raising public awareness of disasters. In the Bosai JAPAN-DA Project, we host puppet shows and experience-based workshops to teach children—society's future leaders—and their parents how to protect themselves and others in emergency situations.

The puppet show, performed by the Yumemi Trunk Puppet Theater Troupe, is an original adaptation of The Three Little Pigs. It tells the story of how the three pigs help each other to overcome various calamities (wind, rain, lightning, fire, etc.) caused by the big bad wolf. In the experience-based workshop, provided in partnership with the NPO Plus Arts, participants get to move their bodies in fun ways while gaining useful knowledge and skills for responding to crises. These events have been held approximately 40 times across Japan as of July 2016.



Children learning how to carry an injured person on a blanket stretcher

Moving forward

We will continue to work on developing and providing innovative products that contribute to disaster preparedness by further utilizing big data analysis and other digital technologies. Furthermore, to better leverage our growing expertise in disaster risk reduction for addressing challenges on a global level, we will implement various projects in partnership with civil society organizations and other stakeholders. We will also measure and analyze the impacts of these projects so we can make improvements and take more effective action.

Contributing to Health and Welfare

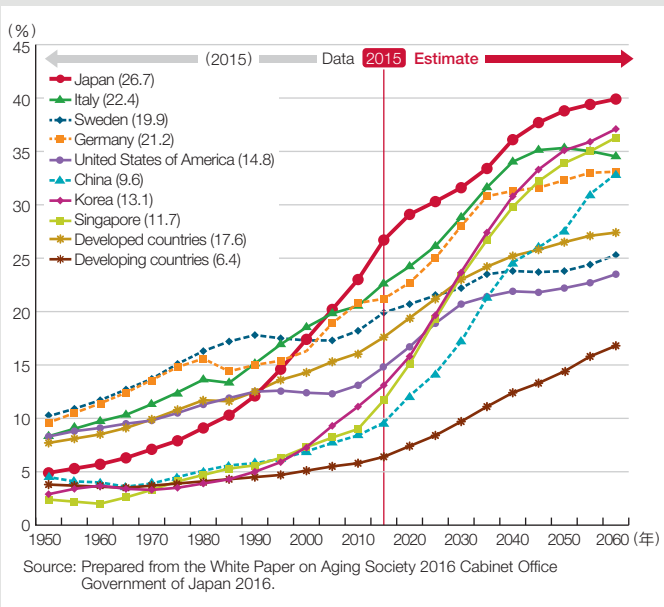


Our Vision

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

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* 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

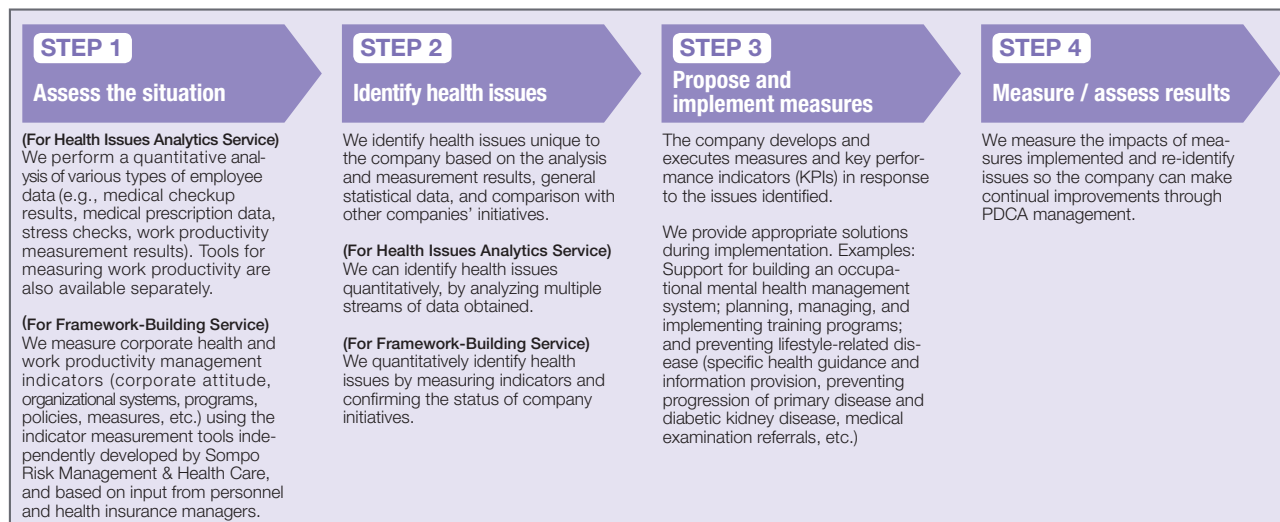
Products & Services Partnerships

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 Somo Care Next Inc.) in December 2015 and Message Co. (now Somo Care Message Inc.) in March 2016. We then founded Somo 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 Somo 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.

Somo Care (Management Company)	Tasked with the quick realization of our vision for our nursing care operations, Somo Care is a highly specialized management company that provides guidance and oversight for all Group nursing care service companies.	
Somo Care Message	Facility Nursing Care Services	Somo Care Message operates 185 fee-based economy to mid-range nursing homes under its Somo Care Somo no le S brand. In addition, through its Somo Care Somo no le S brand, this company manages 121 housing complexes for seniors that offer nursing care services to residents.
	At-Home Nursing Care Services	Somo 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 Somo Care Home-Care Service . Somo Care Message is currently expanding its service area throughout the Tokyo metropolitan area.
Somo Care Next	Facility Nursing Care Services	Somo Care Next operates 114 mid-range fee-based nursing homes in major cities under its Somo 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 Somo 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, Somo 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.

Promoting the Manageability of Global Environmental Issues

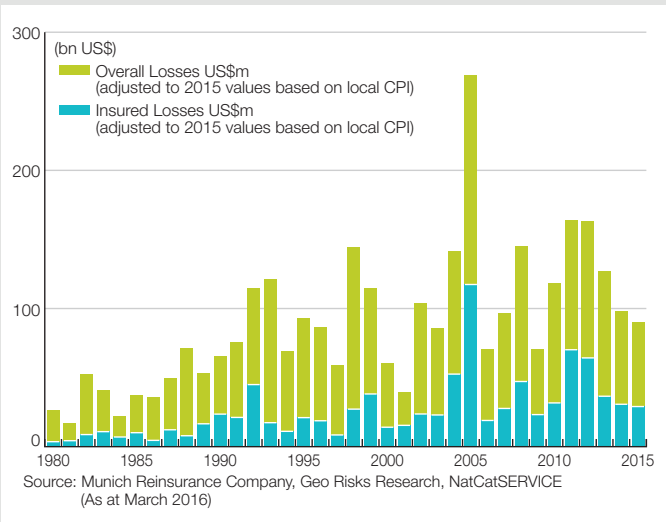


Our Vision

Contribute to climate change adaptation and mitigation, biodiversity conservation, and other global environmental goals through value chain initiatives and provision of new solutions.

The Facts

Weather-related loss events worldwide
1980 – 2015
Overall and insured losses



The world faces rising economic and insurance losses from disasters caused by extreme weather events: Hurricane Katrina in the U.S. in 2005, massive flooding in Thailand in 2011, and Hurricane Sandy in the U.S. in 2012, for example. If global warming continues at its current pace, these losses are expected to escalate even further. The global discourse on addressing climate and other environmental issues is gaining momentum, as evidenced by agreements made at COP21 in Paris, France, and the adoption of the Sustainable Development Goals (SDGs) in 2015. These movements call on all stakeholders to step up action.

Basic Policies for

Our Action

The intensification of natural disasters by climate change can impact the Group's ability to continue providing insurance sustainably, as it causes insurance payments to rise, and with them, insurance premiums. However, the need for climate adaptation and mitigation can also be perceived in a positive light. By offering insurance products and consulting services that cover the risks of weather disasters and renewable energy businesses, for example, we have the potential to create and expand new markets.

We are striving to be leaders in reducing environmental impacts throughout the value chain in collaboration with stakeholders. We have also been working to develop products and services that help reduce the risks and impacts of climate change and disasters, build low-carbon economies, conserve biodiversity, and promote environmentally conscious behavior. Through continued efforts to provide innovative products and services and create partnerships that help reduce impacts, we will contribute to a more resilient and sustainable society.

Basic policies

Group CSR Vision

* SEE ► P.16 for details.

Group Environmental Policy

* 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.

We also utilize the PDCA mechanisms of our ISO 14001-certified environmental management system for reducing the impacts of our business, particularly those from carbon dioxide emissions.

* 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.

* CO₂ emissions includes "Scope 3" emissions that are generated in any part of the value chain of the Group.

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 climate change adaptation and mitigation	Develop and provide products and services	○	○	○	○
Promotion of the use of recycled parts etc.	Ratio of eco-friendly parts used: 5.0% Ratio of bumpers repaired: 18.0% Ratio of outer panels repaired: 57.0%		○	○	○
Community outreach initiatives in partnership with civil society organizations	Implement various initiatives			○	○
CO ₂ emissions	Reduce by 1.0% from FY2015		○	○	
Electric power consumption	Reduce by 1.0% from FY2015		○		
Paper use	Reduce by 1.0% from FY2015		○		

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)

- Businesses should face pressure to align their actions to the climate change initiatives and targets set through COP21. (CSR expert international institution)
- I have high expectations for your contributions to promoting renewable energy. (CSR expert international institution)
- Your support in promoting climate adaptation is especially important. (Government)
- I look forward to seeing the Group continue its track record of developing new products and services that offer solutions to environmental issues. (Government)



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

Weather index insurance for Southeast Asian farmers vulnerable to climate change

Products & Services Partnerships

Weather index insurance is an insurance product that pays out a contractually predetermined insurance amount when a weather index—such as for temperature, wind speed, or rainfall—fulfills certain conditions. Using Sompo Risk Management & Health Care's expertise, we provide a weather index insurance aimed at reducing agricultural business risk in Southeast Asian countries, where agriculture is a key industry that is also vulnerable to climate change.

We began providing weather index insurance in Northeast Thailand in 2010 to alleviate the losses borne by rice farmers when their crops were damaged by drought. Cooperating with the Bank for Agriculture and Agricultural Cooperatives (BAAC), we developed a scheme for farmers who have loan contracts with BAAC to easily participate in an insurance program, and have been steadily expanding the program's geographical reach. In Myanmar, we developed a weather index insurance that covers drought risk for rice and sesame farmers in the central arid region. This insurance, developed in partnership with the Remote Sensing Technology Center of Japan (RESTEC), makes use of rainfall data obtained by earth observation satellites. In the Philippines, we offer Typhoon Guard Insurance which pays out a predetermined insurance amount to agricultural producers if the center of a typhoon passes through a specified area. We are also developing a weather index insurance in Indonesia with assistance from the Japan International Cooperation Agency (JICA).

In recognition of these achievements, we have been approved as a member of the Business Call to Action (BCtA)* alliance led by the United Nations Development Programme (UNDP), which challenges private companies to develop business models that can achieve both commercial success and sustainable development. In 2016 we received Japan's Environment Minister's Award for demonstrating the Principles for Financial Action towards a Sustainable Society. For our initiative in Myanmar we received the Minister of State for Space Policy Prize, at the Second Space Development and Utilization Grand Prize presentation. Aiming to provide weather index insurance to 30,000 farmers in Thailand and other Southeast Asian countries by 2025, we will move forward on our continued efforts in this field.

* SEE ► P.31 for more information about the Business Call to Action (BCtA) and the Principles for Financial Action towards a Sustainable Society.



A preliminary survey conducted in Myanmar

Promoting renewable energy

Products & Services

With renewable energy use increasing worldwide, we offer insurance and site-specific risk analysis services to support companies entering the renewable energy generation business.

Sompo Japan Nipponkoa offers an Electricity Revenues Compensation Rider to compensate for reduced business profits in the event that projected revenues from the sale of solar-generated power are not achieved as a result of damage from a fire, natural disaster, or other hazard. Applying Sompo Risk Management & Health Care's know-how in preventing accident recurrence, we help wind power companies stabilize operations by offering property and casualty insurance with a rider that covers the costs of actions to prevent accidents from recurring. For offshore wind power companies, we offer insurance to cover damage to offshore wind power facilities due to unforeseen or sudden accidents during construction and during actual generation. Sompo Canopus has created a special in-house department to provide property and casualty insurance for offshore wind companies in Europe. Sompo Risk Management & Health Care has developed a risk assessment model for wind power facilities—a world-first—and intends to use the model to launch services that promote wind development. The company's current service offering includes: site-based risk diagnosis for renewable energy facilities; risk consulting relating to fire and crime prevention for megawatt-scale solar power plants (in partnership with Sohgo Security Services Co.); risk diagnosis for onshore and offshore wind power facilities in the planning stage; and risk inspection for wind power plants in operation.

Promoting SRI funds as a pioneer in Japan

Products & Services

Sompo Japan Nipponkoa Asset Management offers a socially responsible investment (SRI) fund to meet the needs of individual and institutional investors. The Sompo Japan Green Open fund, launched in September 1999, invests in companies that are proactive on the environment. It has grown to become one of the largest publicly offered SRI funds in Japan, with a net asset balance of 20.3 billion yen (as of May 31, 2016). Promoting investment in environmentally responsible companies is thought to give investors an indirect way to use their capital for environmental conservation.

The fund also aims to promote environmental communication, by conveying environmental information to investors, and facilitating feedback to the invested companies via surveys on their environmental management performance.

We also offer SRI funds that invest in companies that have been rated highly on environment, social, and governance (ESG) performance.



Pamphlet for the Sompo Japan Green Open fund

Key Initiatives

Environmental consulting services Products & Services

Sompo Risk Management & Health Care offers consulting services that help reduce business risks relating to the environment. The services are customized to the unique circumstances of each customer, while improving corporate value and sustainability.

[Most popular consulting services offered]

- Environmental management system consulting (developing ISO 14001 environmental management systems and related consultation)
- Consulting to support compliance with environmental laws and regulations (including research on overseas environmental regulations)
- Support for financial institutions in carrying out environmentally conscious financing
- Investigation of environmental policies and measures (support for calculation of greenhouse gas emissions)
- Consulting for Tokyo Municipal Government and Saitama Prefecture on greenhouse gas emissions reduction systems
- Environmental and CSR audits and assessments
- Support for CSR information disclosure
- Support for external assessments such as CDP and DJSI

Conserving biodiversity: the SAVE JAPAN Project

Partnerships

Since its inception in FY2011, we continuously implement the SAVE JAPAN Project, which has donated to more than 100 civil society organizations with grassroots biodiversity conservation efforts across Japan. The donations are funded by costs saved when our auto insurance customers select the paperless option to receive their insurance clause or use recycled parts when repairing their vehicles. These partnerships provide opportunities for people to take a greater interest in the natural environment in their local communities and to work towards a sustainable society. As of March 31, 2016, some 30,982 people have participated in 628 events.

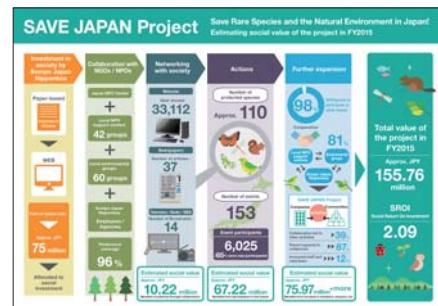
In FY2013 we began quantifying the social value of this project using SROI*1 analysis, which drives collective impact of various stakeholders that strive for sustainable solutions, to improve and expand its programs. This initiative represents the first instance in Japan of using SROI analysis in the area of biodiversity conservation. The SROI of the project in FY2015 was 2.00, calculated from a social value (total benefit) of 148.83 million yen minus costs of 74.55 million yen. The SROI significantly exceeds the value of 1, indicating that the project is effective, and it has increased from 1.12 in FY2013 and 1.76 in FY2014, showing a ripple effect over

the long term and increasing benefits of social investment.

The project received the Judges' Panel Special Award of Encouragement at the 2015 Award for Companies Promoting Experience-based Learning Activities for the Youth, presented by the MEXT.*2

*1 Social Return on Investment (SROI) is a method of quantifying the effectiveness of a project, and is calculated by dividing the social value (total benefit) an initiative produces by the cost of implementing it.

*2 Japan's Ministry of Education, Culture, Sports, Science and Technology.



TOPICS >>>

Environmental capacity building

Partnerships

The Sompo Japan Nipponkoa Environment Foundation, based on its philosophy of "raising steward of the environment," supports education, capacity building, action and research in conservation and other environmental fields with the goal of contributing to global environmental protection.

The foundation, working with the JEEF,*3 and Sompo Japan Nipponkoa, organizes a series of Public Seminars on the Environment that have attracted more than 18,500 participants since the program's start in 1993. Its CSO*4 Learning Scholarship Program, meanwhile, is an 8 month internship program for undergraduate and graduate students desiring working experience at an environmental organization. As of March 31, 2015, the program has given more than 900 students opportunities to learn about environmental issues and civil society. The foundation also helps organize an Environmental Issues Research Group with experts from educational, research, and governmental institutions. Its aim is to advance research and communication on environmental solutions by promoting good practices for addressing and adapting to climate change risks.

*3 Japan Environmental Education Forum

*4 Civil Society Organization

Moving forward

The international community is increasingly looking to insurance companies for the risk assessment expertise they can provide for advancing climate change mitigation and adaptation strategies. We will continue to contribute to sustainable development and, in turn, sustainable Group growth, by providing solutions to the segments of society most vulnerable to climate risk. In addition, we are working to reduce our carbon dioxide emissions 40% by FY2020 and 70% by 2050 (compared to 2002 levels); our target for FY2016 is a 1.0% year-over-year reduction.



Empowering Community and Society

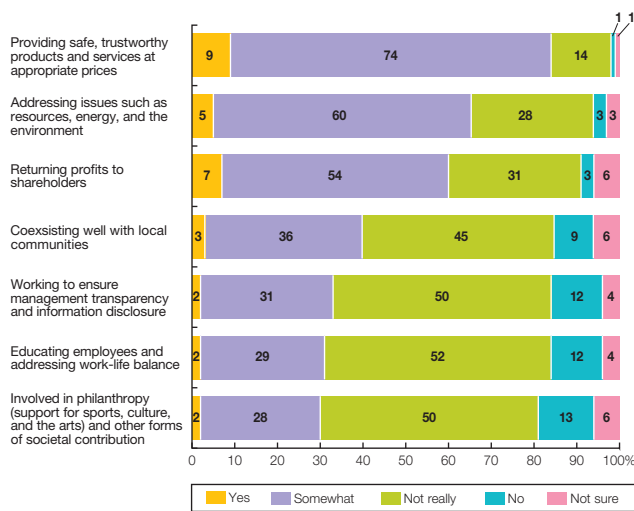


Our Vision

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

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

FY2016 CSR-KPIs

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* 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.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

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 Sampo Holdings Volunteer Days and Sampo 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 Sampo Japan Nipponkoa Museum of Art, located on the 42nd floor of the Sampo 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.



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.

Supporting Diversity and Inclusion in Private and Public Life

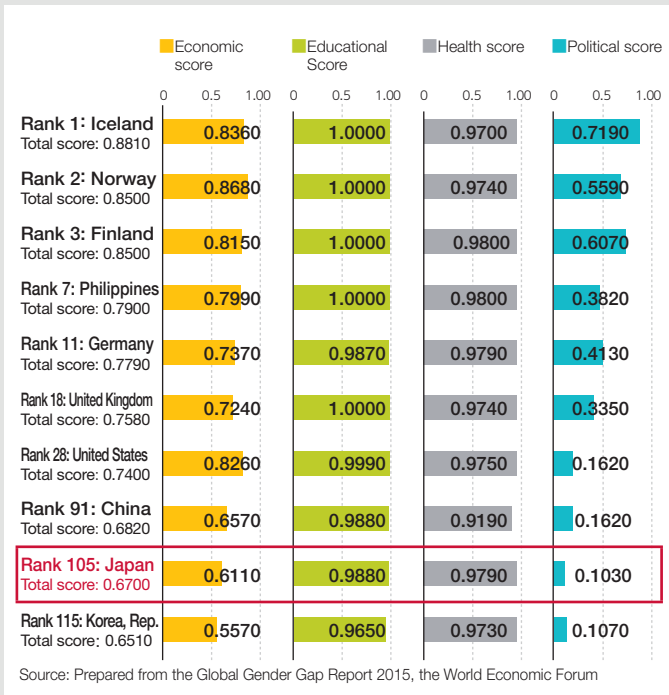


Our Vision

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

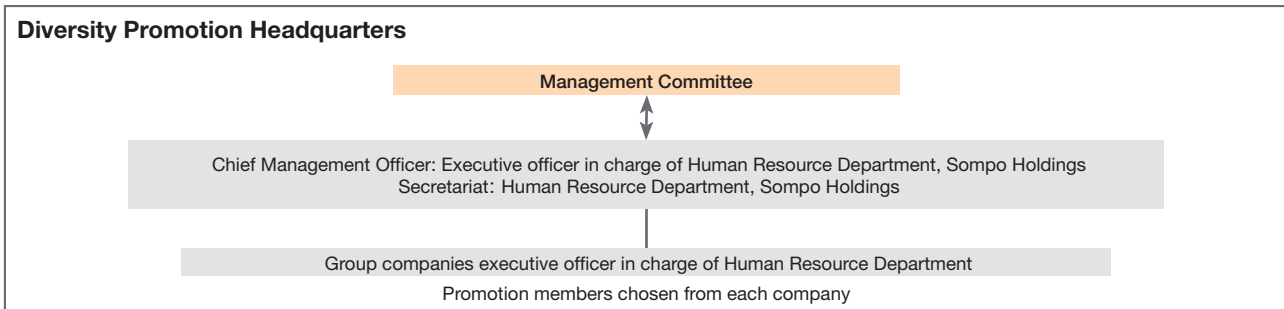
*SEE ►P.7 for details.

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

Sampo 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. Sampo 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. Sampo 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.

Sampo 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 Sampo 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.

Third Party Comments on CSR Communication Report 2016

Ms. Carolyn Schmidt

Program Director, ECOLOGIA
NGO Delegate, ISO 26000 Post Publication Organization Strategic Advisory Group
Graduate of University of Pennsylvania



An Impressive Achievement

This year's CSR Communication Report is an outstanding contribution to the growing field of global corporate citizenship. It deserves to be widely studied within the community of multinational corporations in all sectors, not only the insurance sector. Clearly written and organized, its dimensions range from organizational governance, to consistent efforts to drive improvements in environment, health and safety throughout the value chain. The report shows attentiveness to new international guidelines such as the UN Sustainable Development Goals. Above all, it contains substance – detailed information on the many aspects of sustainability, organized and explained in a straightforward and compelling narrative.

Sompo Holdings Group has achieved its high profile in CSR through a combination of guidance and values from the top leadership, and dedication to working with a growing number of stakeholders in order to identify and tackle issues as they arise. Stakeholder engagement on all levels is amply documented throughout the report.

Changes in Material Issues

The new Five Material Issues indicate some changes in emphasis, apparently selected to better reflect the capacities of the Group and changing needs of customers. The first Material Issue, "Providing solutions for disaster preparedness", includes "Catastrophe bonds", such as those to provide business protection from raised threat levels of volcanic eruption. These are an innovative vehicle for reducing risks. Material Issue 2, "Contributing to health and welfare," explains new investments in operating long-term care facilities in Japan. The Group is providing a range of long-term care facilities, to meet the needs of those with modest incomes as well as the more affluent. Issue 3, "Promoting the manageability of global environmental issues," highlights climate change adaptation and mitigation, and biodiversity, demonstrating that the Group's commitment to these vital issues has not wavered. Issue 4, "Empowering community and society," includes investment in solar power in former farming areas around Fukushima that were damaged by radioactive contamination. Weather index insurance has expanded to the Southeast Asian countries of Myanmar (drought risk for rice and sesame farmers) and the Philippines (typhoon risk). Issue 5, "Supporting diversity and inclusion in private and public life", documents new efforts to identify and reduce barriers to the full participation of traditionally marginalized groups.

Follow-ups from Last Year's Third Party Comments; Recommendations for the Future

Most of the recommendations made by this reviewer in last year's comments were enacted this year, showing willingness to listen to outsiders and value their input. There is increased reporting on the involvement of the overseas Group companies and offices in the CSR actions which were first implemented in Japan. Detailed data on numerous aspects of environmental and social performance are obtained from each of 27 Group subsidiaries, along with their evaluation of the extent to which they include social responsibility criteria when evaluating their own potential business partners. One-third of these reporting subsidiaries are based in the "majority world." For the future, breaking out these data by individual subsidiary, or perhaps by geographic grouping (ie. Japan-based, Western-based, Asian / Latin-American based) would provide more specifics of how the overseas offices compare with the Japanese ones.

More financial reporting is included in this year's report. Noted this year is the inclusion of remuneration amounts for members of the Board of Directors. However, since investment decisions have major social as well as financial implications, this reviewer recommends that in the future, specific reference should be made to the location of this information in the Annual Report, to inform the CSR reader of the availability and relevance of this information.

Overall, the consistent inclusion of detailed, specific information within each section provides strong evidence of commitment to report publically on the connections between goals and achievements year on year. Next year's CSR communication can build on these strengths.

Conclusion

As a member of global civil society and advocate for corporate social responsibility, this reviewer has become increasingly aware of the importance of organizational leadership's vision, moral commitment, and capacity to act over time. These are crucial for implementing corporate transformations that are significant enough to have a positive impact on the larger society. From my perspective of eleven years of tracking these CSR communications, the Sompo Holdings Group now ranks high among global leaders in guiding the business world and planet toward the levels of sustainability and fairness that we need to provide for future generations.

Assurance by a Third Party Organization

The Group calculated the amount of greenhouse gasses (GHGs) emitted in FY2015 by major consolidated subsidiaries and service providers. We calculated direct GHG emissions from use of gasoline and other fuels (Scope 1), indirect GHG emissions from energy purchased (Scope 2), and indirect GHG emissions from other activities throughout the value chain, including shipping and travel (Scope 3). We were issued an Assurance Statement from the third party organization Lloyd's Register Quality Assurance Limited (LRQA).



TOPICS

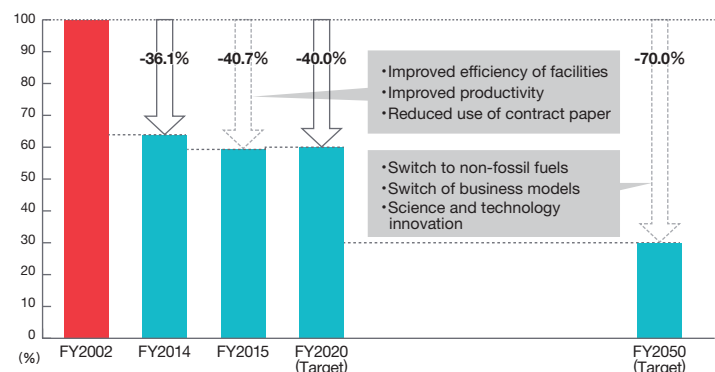
Reducing GHG emissions across the value chain

The Group has set targets to reduce GHG emissions 40% by 2020 and 70% by 2050 (from FY2002 levels) through sustainable procurement, energy-saving, and other Group initiatives. We are also striving to reduce impacts throughout the value chain, which includes all indirect emissions (Scope 3) associated with business activities such as sales, business trips, paper use, printing, distribution, and disposal.

We achieved the 2020 target in FY2015, recording a 40.7% reduction in GHG emissions as a result of installing LED lighting, reducing printing volumes, and increasing employee productivity, among other actions. These efforts were bolstered by the expansion in April 2015 of our CSR management system to all Group companies in Japan,* and receipt in January 2016 of ISO 14001 certification covering 27 group companies, 538 operating sites, and some 40,000 employee in Japan.

*Consolidated group companies as of April 1, 2015.

The Group's Mid- to Long-Term Targets for GHG Emissions Reduction



External Recognition

CSR initiatives by the Group have won many accolades, including from research organizations and others.

Major CSR Awards and Recognitions in FY2015

Awards	Details	Organizer / promoter
Corporate Sustainability Assessment by RobecoSAM	Bronze Class (Sompo Holdings)	RobecoSAM
CDP (Climate Change)	Score 98B, ranked 2nd among Japanese financial institutions (Sompo Holdings)	CDP
Toyo Keizai Inc.'s 11th CSR Corporation Ranking	Ranked 1st in the Category for Financial Business (Sompo Holdings)	Toyo Keizai Inc.
19th "Corporate Environmental Management Survey" Ranking	Ranked 1st in the Category of Non-Manufacturers / Financial Business (Sompo Holdings)	Nikkei Inc.
1st Nihon Service Award*1	Excellence Award (SPRING Award) (Sompo Japan Nipponkoa)	Council of Service Productivity & Innovation for Growth (SPRING)
2nd Space Development and Utilization Grand Prizes	Minister of State for Space Policy Prize (Sompo Japan Nipponkoa, Sompo Risk Management & Health Care)	Office of National Space Policy of the Cabinet Office of the Government of Japan
J-Win Diversity Award 2016	Individual Award in the Management Category (Kengo Sakurada, President & CEO, Sompo Holdings)	Japan Women's Innovative Network
Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century)	Environmental Minister's Award (Sompo Japan Nipponkoa)	Ministry of the Environment, Japan
Women's Empowerment Grand Prize Award	Excellence Award (Sompo Japan Nipponkoa)	Japan Productivity Center
2015 Award for Companies Promoting Experience-based Learning Activities for the Youth	Judges Panel Special Award of Encouragement (Sompo Japan Nipponkoa)	Japan Ministry of Education, Culture, Sports, Science and Technology (MEXT)
19th The Environmental Communication Awards	Outstanding Performance Prize (Sompo Holdings)	Ministry of the Environment, Japan Global Environmental Forum
2015 Nikkei Superior Products and Services Awards*2	Nikkei Veritas Award for Excellence (Sompo Holdings)	Nikkei Inc.
2015 Environment Minister's Award for Global Warming Prevention Activity	Implementation of Countermeasures (AIR E Shop 21, (SOMPO JAPAN NIPPONKOA BUSINESS SOLUTIONS))	Ministry of the Environment, Japan
2015 Oricon Customer Satisfaction Ranking (Overseas Travel Insurance Category)*3	No.1 (Sompo Japan Nipponkoa)	oricon ME inc.
Phone Support, Accident Insurance Industry, HDI Benchmarking	3 Stars (Sompo Japan Nipponkoa, Sonpo24)	HDI-Japan
Web Support, Accident Insurance Industry, HDI Benchmarking	3 Stars (Sompo Japan Nipponkoa, Saison Automobile & Fire Insurance, Sonpo24)	
Web Support, Life Insurance Industry, HDI Benchmarking	3 Stars (Sompo Japan Nipponkoa Himawari Life)	
2015 Japan Auto Insurance Shopping Study SM / Japan Auto Insurance Satisfaction Study SM (Direct Type Insure segment)	Highest Customer Satisfaction (Saison Automobile & Fire Insurance)	J.D. Power Asia Pacific
FY2015 Customer Support Award Program*4	Special Award (Human Resources Development Award) (Sonpo24)	Japan Institute of Information Technology
Caring Company	Caring Company 2015 (Sompo Japan Nipponkoa Insurance (Hong Kong))	The Hong Kong Council of Social Services



Inclusion in Socially Responsible Investment (SRI) Indices

The Sompo Japan Nipponkoa Holdings, Inc is included in the following SRI indexes (as of July 1, 2016).

Dow Jones Sustainability Indices (DJSI World, DJSI Asia Pacific)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approach toward ESG (Environment, Social and Governance) issues.

This is the six consecutive year for Sompo Holdings to be included in the index, and the 16th consecutive year for Sompo Japan Nipponkoa.



MSCI Global Sustainability Indexes / MSCI Global SRI Indexes

These indexes comprise companies from various industries that have earned high evaluations in relation to the environment, society, and governance.



FTSE4Good Index Series

The FTSE4Good Index Series is a group of SRI indexes that evaluate the performances of companies that meet globally recognized corporate responsibility standards, including such ESG issues as aspects on environmental and human rights.



ECPI Global Developed ESG Best-in-Class Equity Index

ECPI Global Developed ESG Best in class Equity Index that are constituted by stocks with high ESG evaluation.



Morningstar Socially Responsible Investment Index

The Morningstar Socially Responsible Investment Index was developed as Japan's first socially responsible investment index comprising Japanese companies.



Managing Executive Officer
(Chief Management Officer of Council for CSR Promotion)

Yasuhiro Tamura



Response to the Third Party Comments

Carolyn Schmidt, Program Director of ECOLOGIA, has written annual third-party comments on Sompo Holdings Group's CSR Communication report since 2005 as a member of global civil society. We are extremely grateful for her long-standing and lucid study of our CSR initiatives, and her thought-provoking suggestions and advice.

We have heeded third-party comments to improve CSR initiatives, including reporting on the CSR relating to our rapidly expanding insurance business outside of Japan. We were praised for aggressively expanding that disclosure in FY2015 to include all major international bases, and obtaining data on environmental, social and governance (ESG) aspects from 27 Group subsidiaries. To provide a more comprehensive picture of our business, we are combining information from the Annual Report (Integrated Report), and incorporating more financial information and Medium-Term Management Plan into the CSR report.

More viable initiatives and accurate reporting

In addition to third-party comments, in FY2012 we started receiving third-party certification of non-financial information to encourage more viable CSR initiatives and accurate reporting. We have extended third-party certification of GHG emissions to more Group companies each year. We are committed to the active and fair disclosure of transparent information by actively incorporating third-party comments and other stakeholder opinions.

Increasing expectations for corporate responsibility

As various social issues become evident, we are witnessing active debate on international agreements to help resolve those issues and realize a more sustainable society. 2015 was an especially prominent year, with Sustainable Development Goals (SDGs) adopted at the United Nation's summit in September, and the Paris Agreement adopted at the 21st Session of the Conference of the Parties (COP21) to the United Nations Framework Convention on Climate Change in December. Such debate has encouraged cooperation among a broad range of stakeholders, and emphasized the increasing importance of corporate involvement. Society now expects companies to integrate sustainability into their core management strategy.

Realizing a sustainable society


The Group redefined its CSR Material Issues in FY2016 to reflect international developments. We defined five new Material Issues to reflect changes in our business environment and international guidelines such as the SDGs, and established three Key Strengths based on our strongest fields of expertise. We will continue to discuss ways to develop our CSR initiatives with stakeholders, and help create a sustainable society.

CSR Milestones of the Group

- 1965 ● Started the “Yellow Badge Donation” program
- 1976 ● Established the Yasuda Kasai Fine Art Foundation (now Sampo Japan Nipponkoa Fine Art Foundation)
● Opened the Seiji Togo Memorial Yasuda Kasai Museum of Art (now Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art)
- 1977 ● Established the Yasuda Fire & Marine Foundation (now Sampo Japan Nipponkoa Welfare Foundation)
- 1987 ● Started to publicly exhibit “Sunflowers” by Van Gogh
- 1989 ● Opened Himawari Hall, a puppet theater, in Nagoya
- 1990 ● Established the Environmental Risk Management Office
- 1991 ● Established the Nipponkoa Welfare Foundation (now Sampo Japan Nipponkoa Welfare Foundation)
- 1992 ◆ United Nations Conference on Environment and Development (Earth Summit) held in Rio de Janeiro

Participation in the Earth Summit

In this 1992 United Nations conference, which adopted the Framework Convention on Climate Change and the Convention on Biological Diversity, the then President of Yasuda Fire & Marine Insurance Company (now Sampo Japan Nipponkoa) participated as head of the Nippon Keidanren delegation.


- 1993 ● Started holding Public Seminars on the Environment
● Established an employee volunteer organization
● Introduced volunteer work leave
- 1995 ● Signed the UNEP FI Statement of Environmental Commitment by the Insurance Industry
- 1996 ● Volunteer employees established a social contribution fund
- 1997 ● Acquired ISO 14001 (as the first Japanese financial institution)
- 1998 ● Started to publish an environmental report (as the first Japanese financial institution)
● Launched consultation services for acquiring ISO 14001
● Started forest management programs
- 1999 ● Established the Yasuda Fire & Marine Environment Foundation (now Sampo Japan Nipponkoa Environment Foundation)
● Launched Sampo Japan Green Open (SRI fund)
- 2000 ● Started the CSO Learning Scholarship Program
- 2002 ◆ World Summit on Sustainable Development held in Johannesburg
● Signed the WBCSD Financial Sector Statement
● Held the first CSR stakeholder meeting
- 2004 ● Launched Sampo Japan SRI Open (SRI fund)
● Started BCM (Business Continuity Management) consultation services
- 2005 ● Established Healthcare Frontier Japan Inc. (now Sampo Risk Management & Health Care Inc.)
● Joined the Carbon Disclosure Project (now CDP)
● Started offering foundational support for civil societies
- 2006 ● Joined the United Nations Global Compact
● Signed the UN supported Principles for Responsible Investment (UN PRI)
● Started endowing chairs at universities
- 2007 ● Established Sampo Japan Healthcare Services Inc. (now Sampo Japan Nipponkoa Healthcare Services Inc.)
- 2008 ● Started art appreciation through dialogue at the Seiji Togo Memorial Sampo Japan Museum of Art (now Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art)
● Announced the Carbon Neutral Declaration
● Started the Eco-Safe Driving Contest
● Certified as an “ECO FIRST Company” by the Minister of the Environment, Japan



1965~ **63.32** million badges

“Yellow Badge Donation” program

Each year we donate Yellow Badges that come with traffic accident insurance to students entering their first grade of elementary school in Japan. By April 2016, a total of 63.32 million students had received the badges.



1976~ **5.43** million visitors

Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art

The art museum, which exhibits Van Gogh’s “Sunflowers” as well as paintings by a number of post-impressionists such as Gauguin and Cezanne, and works by Seiji Togo and Grandma Moses received 5.43 million visitors in total by March 2016.



1977~ **1,361.54** million badges

Financial support for welfare Civil societies

Sampo Japan Nipponkoa Welfare Foundation provides financial support for civil societies and other organizations engaged in social welfare activities. By the end of FY2015, the foundation offered a total of 2,218 grants, which sum up to 1,361.54 million yen.



1991~ **15,900** people

Support for family caregivers of senile dementia patients

Sampo Japan Nipponkoa Welfare Foundation supports socializing and learning programs by Alzheimer’s Association Japan to assist family caregivers of senile dementia patients. By the end of FY2015, it has provided 194.15 million yen to programs with a total of 15,900 participants.



1993~ **18,517** people

Public Seminars on the Environment

As of the end of FY2015, about 18,517 people have participated in these environmental seminars, jointly held by the Japan Environmental Education Forum (JEEF), the Sampo Japan Nipponkoa Environment Foundation, and Sampo Japan Nipponkoa.



1999~ **20.3** billion yen

Sampo Japan Green Open (SRI fund)

Sampo Japan Nipponkoa Asset Management’s “Sampo Japan Green Open” invests in environmentally friendly Japanese companies whose stocks are expected to be profitable. As of end of May, 2016, 20.3 billion yen is under management by the fund.



2000~ **902** students

CSO Learning Scholarship Program

As of the end of FY2015, total of 902 university undergraduate and graduate students had participated in this internship program organized by the Sampo Japan Nipponkoa Environment Foundation and were provided with work experience at environmental organizations.

Continuous Evolution of the Group's CSR

This section shows our major CSR milestones to date.

- 2009 ● Introduced web-based insurance policy access for automobile insurance products
- 2010 ● **NKSJ Holdings, Inc. (now Sompo Japan Nipponkoa Holdings, Inc.) established**
 - Formulated the NKSJ Group's CSR Basic Policy (now, the Group's CSR Vision)
 - Sompo Japan Foundation (now Sompo Japan Nipponkoa Welfare Foundation) started to offer financial support to ASEAN countries
 - Launched Weather Index Insurance in Thailand
 - ◆ 10th Conference of the Parties (COP10) to the Convention on Biological Diversity held in Nagoya
 - 37 Group companies participated in the Japan Business and Biodiversity Partnership
 - Started consultation services on biodiversity
 - ◆ ISO 26000 (international standard on social responsibility) published
- 2011 ● ◆ **Great East Japan Earthquake occurred**
 - Started to collect ESG data of the Group
 - Sompo Japan (China) (now Sompo Japan Nipponkoa (China)) published its first CSR report
 - **Started the SAVE JAPAN Project to conserve biodiversity**
 - Sompo Japan Environment Foundation (now Sompo Japan Nipponkoa Environment Foundation) started research on climate change adaptation
 - Established Nipponkoa Smile Kids Foundation (now Sompo Japan Nipponkoa Smile Kids Foundation)
 - 10 Group companies (now, 7 Group companies) signed the Principles for Financial Action towards a Sustainable Society
 - **Started to organize the NKSJ Volunteer Days (now the Sompo Holdings Volunteer Days)**
- 2012 ●
 - Specified the Five CSR Material Issues of the Group (now, the Group's CSR Materiality)
 - Established Prime Assistance Inc. in order to enter the assistance services market
 - Signed the Women's Empowerment Principles (WEPs)
 - ◆ United Nations Conference on Sustainable Development (Rio+20)
 - Signed the UNEP FI Principles for Sustainable Insurance (PSI)
 - Purchased shares of Cedar Co., Ltd. as a Group company in order to enter the elderly care services market
 - Acquired ISO 39001 (international standard for road traffic safety management system)
- 2013 ●
 - Started environmental programs for community contribution
 - Achieved carbon neutrality
 - Started to consider promoting the Group's CSR by measuring KPIs
- 2014 ●
 - Established the Sompo Japan Nipponkoa Group's "Group CSR Vision," "Group Environmental Policy," "Group Policy for Human Dignity and Human Rights" and "Six CSR Material Issues"
 - KPIs defined for Group CSR initiatives
 - Signed Japan's Stewardship Code (Sompo Japan Nipponkoa, Sompo Japan Nipponkoa Asset Management)
 - Special exhibition of "Sunflowers" by Van Gogh held to support restoration of areas affected by the Great East Japan Earthquake
 - **Started the Bosai JAPAN-DA Project**
 - **Launched a road safety program in Indonesia** and maternal and child health program in Myanmar
 - Launched Typhoon Guard Insurance in the Philippines
 - Business collaboration in long-term care field with Message Co.
- 2015 ●
 - Entered the business of house reform by acquiring the ownership of FRESHHOUSE CO., LTD.
 - A weather index insurance has been recognized as meeting the requirements for membership in the BCtA
 - ◆ The SDGs were adopted at the UN Summit
 - ◆ The Paris Agreement was adopted at the COP21
 - Nationwide distribution of the "Smiling Road" that is a telematics service for businesses that helps their fleet vehicle drivers drive safer
 - Started to provide the smartphone app of "Portal Smiling Road"
 - Enhanced the nursing care business by acquiring the 100% ownership of Sompo Care Next Inc., etc.
- 2016 ●
 - Received ISO14001 for all Group companies in Japan
 - Sompo Japan Nipponkoa Healthcare Services Inc., Sompo Japan Nipponkoa Risk Management Inc., Healthcare Frontier Japan Inc. have merged to form Sompo Risk Management & Health Care Inc.
 - Redefined the Group's CSR Material Issues

CSR highlights in recent years



2009~ **36.10** million policies

Web-based automobile insurance policy

An option for policyholders to access their policy via the web was introduced in order to increase customer convenience and reduce our environmental footprint. It was also introduced to fire insurance from October 2015. More than 36.10 million customers have chosen web-based policies, forgoing the conventional paper-based format.



2011~ **3,000** employees

The Great East Japan Earthquake—continuous support for recovery

More than 3,000 employees were sent to the areas affected by the Great East Japan Earthquake to facilitate prompt insurance payments. We are also providing continuous support through our core business and other activities to meet the evolving needs of disaster-hit areas.



2011~ **30,982** participants

SAVE JAPAN Project

During the five years from 2011 to 2015, more than 30,982 people raised their environmental awareness by joining this community-based biodiversity conservation program implemented in all prefectures in Japan in collaboration with environmental and other civil societies.



2011~ **10,000** volunteers

Sompo Holdings Volunteer Days

The Group organizes the Sompo Holdings Volunteer Days every year to raise the Group employees' awareness of social contribution and to continue its efforts to support the areas affected by the Great East Japan Earthquake. Every year, approximately 10,000 Group employees in Japan and overseas engage in volunteer activities such as environmental conservation and social welfare.



2014~ **20,000** participants

Road safety project in Indonesia

Sompo Japan Nipponkoa and PT. Asuransi Sompo Japan Nipponkoa Indonesia have teamed up with Save the Children Japan, an international civil society that promotes children's rights, to launch a road safety project in Bandung, West Java, with the aim of creating a safer environment for children.



2014~ **40** events

Bosai JAPAN-DA Project

Started the Bosai JAPAN-DA Project that hosts puppet shows, performed by the Yumemi Trunk Puppet Theater Troupe, and experience-based workshops, provided in partnership with the NPO Plus Arts, to teach children – society's future leaders – and their parents how to protect themselves and others in emergency situations. We have provided approximately App. 40 events nationwide as of end of July 2016.

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