## CSR Booklet 2017



Sompo Holdings, Inc.

Rapidly aging population, large scale disasters, poverty, human rights issues...

In this era,

SOMPO aims to support your lifelong happiness and brighter future

## A Better Future Together

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Based on the themes of "security, health, and wellbeing," our Group aims to bring happiness to customers' lives by developing a wide range of businesses beyond the boundaries of insurance and by embracing digital technologies.

Domestic P&C insurance

Sompo Japan Nipponkoa Insurance Inc., SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED, and, Sonpo 24 Insurance Company Limited address a variety of customer needs. And, Sompo Japan Nipponkoa DC Securities Inc. provides defined contribution pension fund management services, while Sompo Risk Management & Health Care Inc. conducts risk management and healthcare operations.



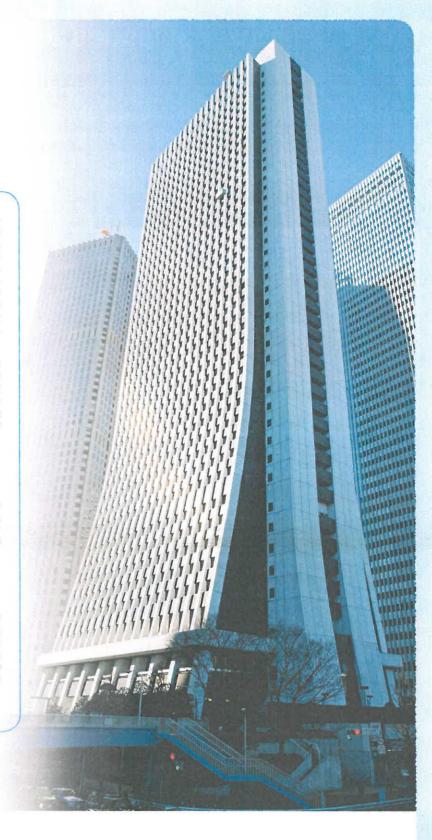
Sompo Japan Nipponkoa Himawari Life Insurance, Inc., focuses on sales of such high margin products as medical insurance and income compensation insurance, mainly through P&C insurance agencies, and the provision of new services based on the theme of health.



Sompo Care Message Inc., Sompo Care Next Inc., and affiliate Cedar Co., Ltd., provide facility nursing care, athome nursing care, and ambulatory care services.



The business is developed in 228 cities in 32 countries and regions, and focuses on building a platform in the corporate field by Sompo International and achieving above-market-average growth in the retail field especially in Brazil, Turkey, and Southeast Asia.



Company name:

Sompo Holdings, Inc.

Head office:

26-1, Nishi-Shinjuku 1-chome,

Shinjuku-ku, Tokyo 160-8338, Japan

Corporate Overview

Date of establishment: April 1, 2010

Capital: 100 billion yen

Representative Director, President and Executive Officer:

Kengo Sakurada

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 related operations.

Exchange listing:

Tokyo Stock Exchange (First Section)

URL:

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

\* As of March 31, 2017

## **Five CSR Material Issues and SDGs**

At United Nations summit held in September 2015, Sustainable Development Goals (SDGs) were adopted as the 2030 Development Agenda.

Based on such international trends, our Group has identified and is working on five CSR material issues to realize our Group Management Philosophy of providing services of the highest quality possible that contribute

to the security, health, and wellbeing of our

customers and society as a whole.





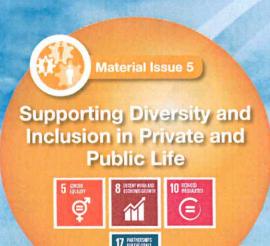












# A Better Fu



Empowering Community and Society















Sompo Holdings, Inc. supports SDGs. As a Japanese corporation committed to SDGs, our initiatives to achieve SDGs are listed on the website of the Ministry of Foreign Affairs of Japan.



**Contributing to Health** and Welfare







ture Together



Material Issue 3

Promoting the Manageability of Global **Environmental Issues** 











This booklet introduces examples of our initiatives for customers along with their lives.

## Together, Hoping for the



Material Issue 1

53 years of road safety activities

## **Yellow Badge Donation**

Inspired by the newspaper coverage of appeal by a mother who lost her child in a traffic accident, Sompo Japan Nipponkoa started donating of yellow badges annually to first-grade elementary school students

nationwide in 1965, jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and the Dai-ichi Life Insurance Company.

Sompo Japan Nipponkoa President Nishizawa presenting yellow badges





Road safety class



53rd Yellow Badge presentation ceremony: Students wearing their badges







Material Issue 2

Fostering the ability to grow-up

## Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School

Sompo Japan Nipponkoa Smile Kids Foundation, established in 2011, operates the Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School in Bunkyo Ward, Tokyo. We tenderly foster the ability to grow-up, a precious trait children are born with, striving to support childrearing of parents and gain the favor of local residents.



## Healthy Growth of Our Children



#### Creating the future with our customers

## C♥mmunity Contribution Project

Sompo Japan Nipponkoa asks our customers to choose web-based policies or terms and conditions when they purchase automobile insurance, and to use recycled parts for vehicle accident repairs. The cost savings are used to fund Community Contribution Projects that aim to conserve the environment inside and outside Japan and achieve a sustainable society while inspiring future leaders.

#### Maternal and Child Health Project in Myanmar

Myanmar has higher mortality rates among mothers, expectant mothers, and children under five than other Southeast Asian countries. In response, we have been working in cooperation with Save the Children Japan on a project in rural areas of Myanmar to improve maternal and child health so that mothers and children can live secure and healthy lives.



Save the Children Myanmar



#### Road Safety Project in Indonesia

In an effort to prevent road traffic accidents involving children, we have teamed up with Save the Children Japan to provide traffic safety education for parents, teachers, and students at elementary and middle schools in Bandung City in Indonesia and to improve transportation infrastructure near schools.

Save the Children Indonesia





Improving road safety in Vietnam

### **Doraemon Road Safety Campaign**

Road traffic accidents have become a serious social issue in Vietnam. We are participating in a Doraemon Road Safety Campaign that focuses on a slogan competition and provides road safety classes to schools, drawing on expertise in road safety initiatives in Japan over the last 50 years.



Children learn road traffic rules from a Doraemon textbook



## Together, Encouraging a

About

events



Biodiversity conservation

## **SAVE JAPAN Project**

Sompo Japan Nipponkoa has implemented the SAVE JAPAN Project, a community-based biodiversity conservation program, all over Japan in collaboration

with local environmental and civil society groups and Japan NPO Center.



videos!





Community
Contribution Project

Over

participants



Material Issue 1

Igniting a desire to learn about disaster preparedness

### **Bosai JAPAN-DA Project**

Sompo Japan Nipponkoa has offered puppet shows and experiencebased workshops to teach children - society's future leaders - and their parents how to protect themselves and others in emergency situations.

events nationwide

Over participants













## Spirit of Mutual Support



#### Material Issue 2

Supporting persons with disabilities to fulfill their dreams through art

### Participated in Paralym Art Contest

Sompo Japan Nipponkoa has participated in the Paralym Art Contest mainly organized by the Shougaisha Jiritsu Suishin Kikou Association as a top sponsor. The contest aims to spread awareness of paralym art (art created by



the people with disabilities) throughout Japan and overseas and attracted 1,862 entries in fiscal year 2016, of which 71 were awarded prizes.

We held award ceremonies throughout Japan for winners of the SOMPO Paralym Art 47 Prefectures Award. Winning entries were exhibited at our headquarters building in Shinjuku, Tokyo.

The project led to a collaborative work between Etienne Otsuka, who won both a 47 Prefectures Award and Captain



Tsubasa Award, and Yoichi Takahashi, author of popular Japanese manga Captain Tsubasa.



#### Letter from Etienne's teacher

Holding the 47 Prefectures Award ceremony at our school gave other parents hope. The smiles on our students' faces and the words of appreciation from parents during the ceremony were a source of great encouragement to me personally as a teacher. Thank you from the bottom of my heart.

(Etsuko Nishino)



dola

Takahashi / Shueisha @ Paralym Art





## Together, Fostering People



Material Issue 3

Raising stewards of the environment

## 955 graduates (as of April 2017)

## **CSO Learning Scholarship Program**

Sompo Japan Nipponkoa Environment Foundation organizes a CSO (Civil Society Organization) Learning Scholarship Program that offers undergraduate and graduate students an eight-month internship program at an environmental CSO. The program started in 2000 with the aim of nurturing human resources with environmental CSOs as a means to develop a sustainable society.



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Material Issue 3

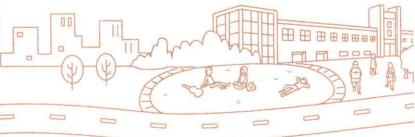
Learning opportunities for students and adults

18,948 participants (end of 2016)

#### **Public Seminars on the Environment**



Sompo Japan Nipponkoa, Sompo Japan Nipponkoa Environment Foundation, and the Japan Environmental Education Forum have been at the forefront of partnerships and collaborative projects between civil society groups and corporations, having worked together to organize public seminars on the environment since 1993.



Material Issue 2

25 years supporting students in becoming certified care workers



In an effort to overcome the shortage of social welfare workers, in 1992 the Sompo Japan Nipporikoa Welfare Foundation started providing scholarships to support students in training to become certified care workers. In the 25 years to 2016, scholarships have been paid to 258 students.



## to Create the Future



Material Issue 3

Supporting the sustainable development of agriculture in Southeast Asia

## Japan's first

## **Providing Insurance to Alleviate Damage from Extreme Weather**

Our Group offers insurance products aimed at reducing agricultural business risks associated with extreme weather in Southeast Asian countries, where agriculture is a key industry that is 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.

In Myanmar, we developed Japan's first weather index insurance that uses data from earth observation satellites and received the Minister of State for Space Policy Prize at the Second Space Development and Utilization Grand Prizes.







million yen

Material Issue 3

SRI funds

## Sompo Japan Green Open

In 1999, Sompo Japan Nipponkoa Asset Management launched the Sompo Japan Green Open fund, a socially responsible investment (SRI) fund to invest in companies that are proactive on the environment. We expect that funds from investors indirectly contribute to environmental conservation.



Net asset balance billion yen

Largest publicly offered SRI funds in Japan



## Together, Towards

### Female Employee Engagement

Our Group has implemented various training programs for women from junior to management positions. We have also introduced a mentor program in which a manager other than a female employee's own supervisor provides support to create a work culture and environment to encourage their careers.

FY2020 target ratio of female managers **30**%



Sompo Japan Nipponkoa received the Japan Prime Minister's Award in 2016





## **Diversity Advocates for LGBT Persons**

We are LGBT friendly SOMPO

Our Group is working to support lesbian, gay, bisexual, and transgendered (LGBT) employees in reaching their full potential while delivering products and services

that support LGBT customers. We hold employee seminars and then give participants the stickers to indicate that they are LGBTfriendly and informed supporters, as well as to help LGBT people find their allies and feel peace of mind. Sompo Japan Nipponkoa has received a Silver certification from the volunteer organization "Work with Pride," as an evaluation indicator for our LGBT initiatives as a corporation.



Diversity for Growth





Material Issue 5

Promoting human resource development

#### Founding of SOMPO Global University



Our Group launched SOMPO Global University in 2012

that offers customized

training in cooperation with the National University of Singapore's Business School and on-the-job training at global companies outside Japan. We aim to produce a globally-competitive workforce with broad perspectives and experience regardless of nationality.

In total, 97 selected talents (including those from outside our Group) from 14 countries have participated in this program as of fiscal year 2016.



## Supporting Activities that Contribute to Social Welfare

Total funding for purchasing vehicle
180.6
million yen (end of 2016)

Total funding given to projects overseas

23.48
million yen (end of 2016)

Sompo Japan Nipponkoa Welfare Foundation aims to create a society in which all people can support each other and live in the community, regardless of abilities and disabilities. The Foundation offers groups predominantly engaged in welfare activities for the disabilities financial support to purchase automobiles,



while promoting projects to assist civil society groups in ASEAN countries and India that are actively engaged in social welfare activities.



## Together, Supporting Commu



## **Sompo Holdings Volunteer Days**

We have been holding Sompo Holdings Volunteer Days annually since fiscal year 2011 for Group employees to get involved in volunteer activities. We are working with communities on various projects including local cleanups and the sale of fair trade products.



## nities, Encouraging Compassion

## Topics

## **Continuous Support for Recovery**

Our Group offers ongoing support for reconstruction efforts hoping that communities can recover from disasters soonest possible.

## Support for Recovery from the 2011 Earthquake and Tsunami

#### Farmaers markets for Fukushima

With the theme of working together to support Fukushima, we sponsored farmers markets all across Japan in March 2017. The markets were aimed at reversing some negative publicity for local products in disaster-struck areas by bringing products in to sell to Group employees.





#### Puppet shows: Smile Caravan

In collaboration with the Aichi Puppetry Center, we formed the Sompo Japan Nipponkoa Smile Caravan and in March 2012 we started performing puppet shows for residents of temporary housing in Kamaishi City, Iwate Prefecture, with the aim of cheering up children. As of March 2017, we have performed the shows 10 times. At the end of the shows, volunteer employees distribute handmade presents and message cards, passing on the sentiments of employees unable to visit the region.

### Support for Recovery from the 2016 Kumamoto Earthquakes

We solicited donations from employees in the entire Group, making it possible to donate some 12 million yen to the Central Community Chest of Japan and other organizations. We also sold about 8,000 original-design

t-shirts and handkerchiefs, and from revenues made a donation (about 4.6 million yen) to a reconstruction support fund for cultural assets including Aso Shrine, damaged in the earthquakes.



## Together, Discovering New



#### Material Issue 4

Ascertaining developments in digital technology, offering new value to customers

## **Opening SOMPO Digital Lab**

We set up SOMPO Digital Labs in Tokyo and Silicon Valley, where state-of-the-art technologies from around the world come together, to ensure we keep abreast of the latest advances in technology.



## SOMPO Digital Lab

Collaboration







Serves as the control tower for promoting Group innovation, supporting R&D for each of the Group's businesses.









to state-of-the-art digital technologies in Silicon Valley, the United States, and works to build networks with prominent local companies.

## Possibilities through Digital Innovation



Material Issue 1

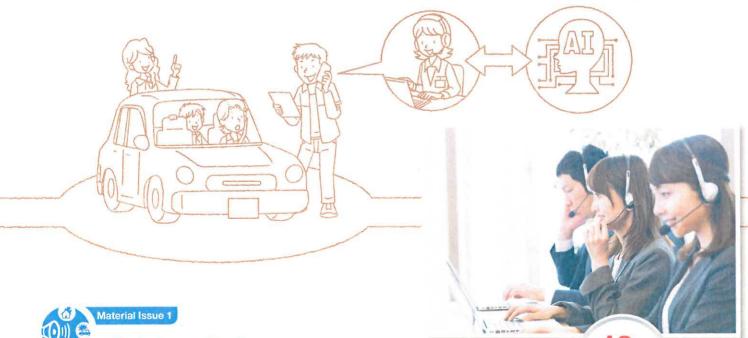
Exceeding customers' expectations

First in the insurance industry

## State-of-the-Art Drone Technology for Swift Solutions

Sompo Japan Nipponkoa is the first insurer in Japan to obtain a general license from the Ministry of Land, Infrastructure, Transport and Tourism to fly drones anywhere in Japan. We plan to use drones to pay insurance proceeds quickly after major natural disasters. We used drones to survey damage after the large-scale fire that broke out in Itoigawa City, Niigata Prefecture in 2016 and the torrential rains in Northern Kyushu in 2017 in the hope that the victims can quickly rebuild their lives.





Reducing waiting time

### **Introduction of AI at Call Centers**

Sompo Japan Nipponkoa uses state-of-the-art technology such as artificial intelligence (Al) and voice recognition to respond to inquiries at our call centers.

As a result of introducing such technologies, we are able to respond to customers more quickly, and have reduced hold time by 10%. This technology is also used to respond to queries from our sales departments, and thus we achieved streamlined operations and improved quality of our customer response simultaneously.

reduction in hold time

## Always Beside



Eliminating anxiety from accidents

# First in direct automobile insurance industry'



Watch introductory videos! (in Japanese)

## **ALSOK Reliable Accident Site Support Service**



We offer prompt, hassle-free support for a customer covered by Saison Automobile and Fire Insurance's "Otona no Jidosha Hoken" automobile insurance. We dispatch ALSOK personnel from one of 2,400 bases in Japan to the accident site to confirm the situation and contact the insurance company.

\* For services in which ALSOK personnel coordinate accident information using a mobile device

Watch introductory videos!





#### Tap to Connect: Tsunagaru Button

When involved in an accident, users can activate the Tsunagaru App by tapping the Tsunagaru Button to instantly connect to call center staff and consult and request the dispatch of ALSOK personnel to the accident site. The app coordinates customers' policy details and accident site location information, enabling users to receive the necessary support with minimum hassle.





Material Issue 1

Expediting payment of insurance proceeds and repair work

## Wearable Smart Glasses for Insurance Accident Investigations

Sompo Japan Nipponkoa provides a referral to customers covered by fire insurance when they request an introduction to a repair contractor to our group company FRESHHOUSE. FRESHHOUSE personnel wear smart glasses and are connected to dedicated operators who provide remote support during on-site investigations, enabling the prompt provision of accurate estimates.

This system allows us to expedite repair work and insurance payments.

## You, Together

Material Issue 1

Changing your driving experience

## Industryfirst features



introductory videos! (in Japanese)

## Car Navigation App: Portable Smiling Road

Portable Smiling Road (PSR) is a telematics service for individuals that offers pleasant car navigation functions as well as a security function that contacts agencies and insurance companies with one tap when an accident occurs, and a safety function that helps prevent accidents by providing driving diagnosis and information in real time. We also added industryfirst functions that alert users to frequent accident



spots and provide safe route guides to avoid accident prone spots, utilizing our strength as an insurance company. The number of accidents at corporations that use Smiling Road has fallen by 20%.

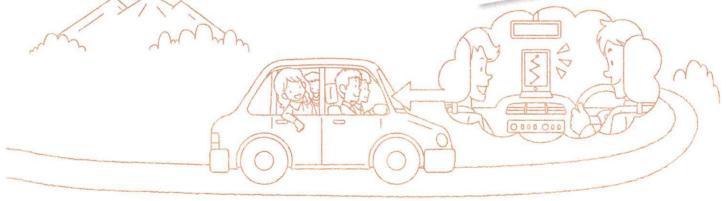


Keiichiro Mori Sompo Japan Nipponkoa

#### Q: What led to the development of PSR?

Contact with policyholders is limited to response to accidents. We developed this service in the hope that we can increase contact with customers to contribute to their security, health, and wellbeing as well as to help prevent accidents.





Share



On-site investigation



Operator

## Together, Supporting



Material Issue 2

## Info app that supports my wellbeing



Download the app here!





Android Version

#### Q: What kind of app is it?

This app increases awareness of day-to-day health activities and encourages users to comfortably and enjoyably maintain good health. The app learns your use patterns to distribute articles tailored to your interests, providing information on exercise, food, and lifestyle habits.

#### Q: Message to customers

We are continuously developing the app to make it even more appealing to users. Please try it!









aterial Issue 2

## Weight control app that can be enjoyed with friends





#### Q: What kind of app is it?

This app encourages users to change to more healthy lifestyle habits by recording steps and meals and to undertake simple tasks every day. The app gives advice on the optimal time to eat meals from the perspective of "time and nutrition," taking into account the human biorhythm. The app also includes a pairing function, supporting you to continue the program enjoyably with your partner or friend.

## Your Health





## App for daily



## Download the app here!





iOS Version

Android Version

#### Q: What kind of app is it?

This is a walking app that aims for daily, strain-free, enjoyable walking. The app offers over 700 walking courses throughout Japan and users can share photographs and make comments on things they discover during their walk. (As of end of July 2017)

#### Q: What motivated you to develop this app?

Our Linkx reco app recommends that you walk every day. We developed this app to make your walking more enjoyable.

#### Q: Message to customers

We created roughly 300 courses by walking them ourselves. You can help develop this app by adding your own posts. Let's work together to enhance Linkx aruku!







#### Download the app here! (Japanese app)

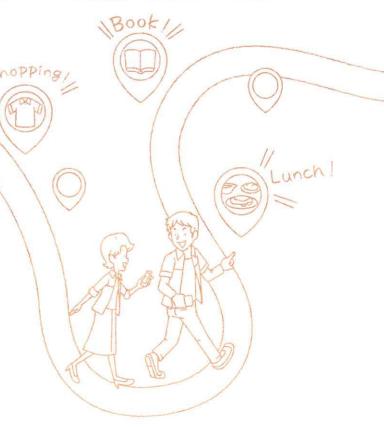




Android Version







## Together, Be a Global

Material Issue 2

Supporting our super-aging society

## High Quality Nursing and Healthcare Services

Our Group has been developing a wide range of businesses, not only insurance, to contribute to our customers' security, health, and wellbeing. In fiscal year 2015, we made a full-fledged entry into nursing care business, aiming to make Japan a global pioneer in healthy longevity. We strive to provide high quality nursing and healthcare services in our rapidly aging society.





Material Issue 2

Corporate university aiming to improve the quality of nursing care

### **Established SOMPO Care University**

At a training center of SOMPO Care University, we have recreated the rooms and facilities found at actual nursing homes. Many employees have used this training center, the first of its kind in the industry, to improve their nursing care skills. In the future, we hope the center will be a place of learning for various people that support nursing care activities as well as a comprehensive R&D center that conducts research on issues encountered on-site and measures to address them.

First

in the

industry

Training

## Pioneer in Healthy Longevity

Material Issue 2

Looking out for and supporting dementia patients and their families

#### Caravan-Mate Training for Dementia Supporters

Our Group provides internal Caravan-Mates training to effectively train dementia supporters who have correct understanding of the disease, and watch out for and support patients and their families. Once



trained, Caravan-Mates go on to provide training to dementia supporters in various workplaces. Through this initiative, we strive to be more considerate when engaging with the elderly and those suffering from dementia.





Material Issue 2

Personnel training to further our "accompanying" stance

## Introduction of Virtual Reality

Sompo Care Group introduced virtual reality (VR) capable of simulating the core symptoms associated with dementia as a tool for training personnel.

For example, both knowledge and actual experience of a fever are useful to provide appropriate care to those suffering from the symptom. As we cannot experience dementia symptoms ourselves, however, care tends to rely on knowledge only.

VR helps put staff in their patients' shoes, allowing them to experience the anxiety and confusion associated with dementia and enabling them to better use their knowledge in caring for patients.





Experiencing hallucinations (clearly visualizing something that is not there) The images were checked by a patient with Lewy body disease, a cause of dementia

# Together, Creating Community with Excitement and Spiritual Happiness through Art and Culture

As a company that seeks to support our customers' security, health, and wellbeing, we contribute to the creation of a society where everyone can lead a vibrant and fulfilling life through the promotion of the arts and culture.



## Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art

In 1976, Sompo Japan Nipponkoa opened an art museum on the 42nd floor of our headquarters building in Tokyo. It is the only museum in Asia where visitors can view one of Van Gogh's "Sunflowers." In addition to the museum's permanent exhibition that features works by Gauguin, Cezanne, Seiji Togo, and Grandma Moses, the museum holds a variety of exhibitions and supports emerging artists. Entry is free for children until graduating from junior high school, and the museum, in collaboration with Shinjuku ward,

hosts interactive guided tours for public elementary and junior high schools on days when it is closed to the public to cultivate art appreciation in younger generations.











## Contributing to the arts and culture in Japan **Sompo Art Fund**



Sompo Japan Nipponkoa established the Sompo Art Fund in fiscal year 2016 as a way of supporting arts programs nationwide. We aim to contribute to regional vitalization by offering assistance to unique art projects and international art festivals around Japan.

\*The fund uses the 2021 Social Creativity through Arts and Culture Fund (2021 Arts Fund) scheme managed by the Association for Corporate Support of the Arts.

"Onagawa Minato Festival Japanese Maritime Lion Dance" Sanriku International Arts Festival 2016

## Sompo Japan Nipponkoa puppet theater Himawari Hall

Sompo Japan Nipponkoa has operated the Himawari Hall puppet theater in collaboration with the local NPO Aichi Puppetry Center since its opening in 1989. The theater has organized a variety of events that draw national attention, such as puppet performances, seminars, workshops, the children's art festival, and P New Face Award (contest to discover new talent for future generation), in the area where puppet shows are very popular.



## Tokyo University of the Arts x SOMPO Holdings **Diversity on the Arts Project (DOOR)**



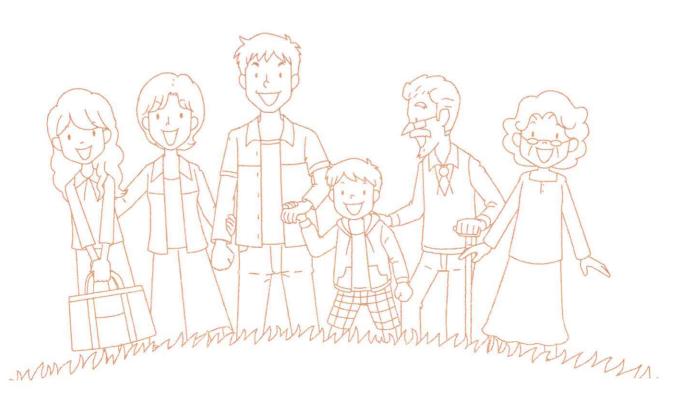
Since 2017, we have been supporting a credit certificate project (DOOR), a combination of systematic and unique lectures on "art x welfare" at Tokyo University of the Arts and practical activities in the community. The program aims to create a society in which diverse people can live together through human resource development.



Watch introductory videos!



## A Better Future Together



#### External Recognition

## Dow Jones Sustainability Indices (DJSI World)

A leading global SRI index of companies that are leaders in sustainability, as assessed from their approach toward environment, social, and governance (ESG) issues. This is the eighth consecutive year for Sompo Holdings to be included in the index and the 18th consecutive year for Sompo Japan Nipponkoa Insurance (previously Sompo Japan). (September, 2017)

Dow Jones
Sustainability Indices
In Collaboration with RobecoSAM

## (RobecoSAM's Corporate Sustainability Assessment) Corporate Sustainability Assessment by RobecoSAM

We were awarded the RobecoSAM Bronze Class Award in 2017, selected from among the companies that are included in the DJSI survey. We have been selected for this award for the seventh consecutive year, and Sompo Japan Nipponkoa Insurance for the 10th consecutive year. (January, 2017)



#### CDP (Climate Change) Survey

We were selected for the 2016 Climate A List in a survey on climate change by the international CDP project, under which the world's major institutional investors call upon businesses to adopt climate strategies and disclose their GHG emissions. Sompo Holdings has been among the highest ranked financial institutions in Japan and the world for the second consecutive year. (October, 2017)



## Received the Prime Minister's Award to Commend Leading Companies Where Empowering Women

Sompo Japan Nipponkoa Insurance has worked to increase the ratio of female employees in managerial positions, reform work styles for all employees, and promote the contribution of women through local partnerships. These three initiatives were highly regarded, and in 2016 it received the Japan Prime Minister's Award to Commend Leading Companies Empowering Women. (December, 2016)

女性が輝く2016

## The 20th Environmental Communication Awards: Received the Grand Award of Global Warming Countermeasures Report (Environment Minister's Award)

Our CSR Communication Report 2016, which discloses detailed ESG information, received the Grand Award of Global Warming Countermeasures Report (Environment Minister's Award) in the Environmental Report section at the 20th Environmental Communication Awards (hosted by the Ministry of the Environment, Japan and the Global Environmental Forum). (February, 2017)



#### Editorial Policy\_

The CSR Booklet shows examples of our CSR initiatives in a simple and understandable manner. For detailed information, please refer to our Integrated Annual Report, CSR Communication Report, and our Official Website.



\*QR codes, URLs, and services listed in this booklet are subject to change without prior notice.

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Sompo Holdings, Inc. supports the SDGs.

## Sompo Holdings, Inc.

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