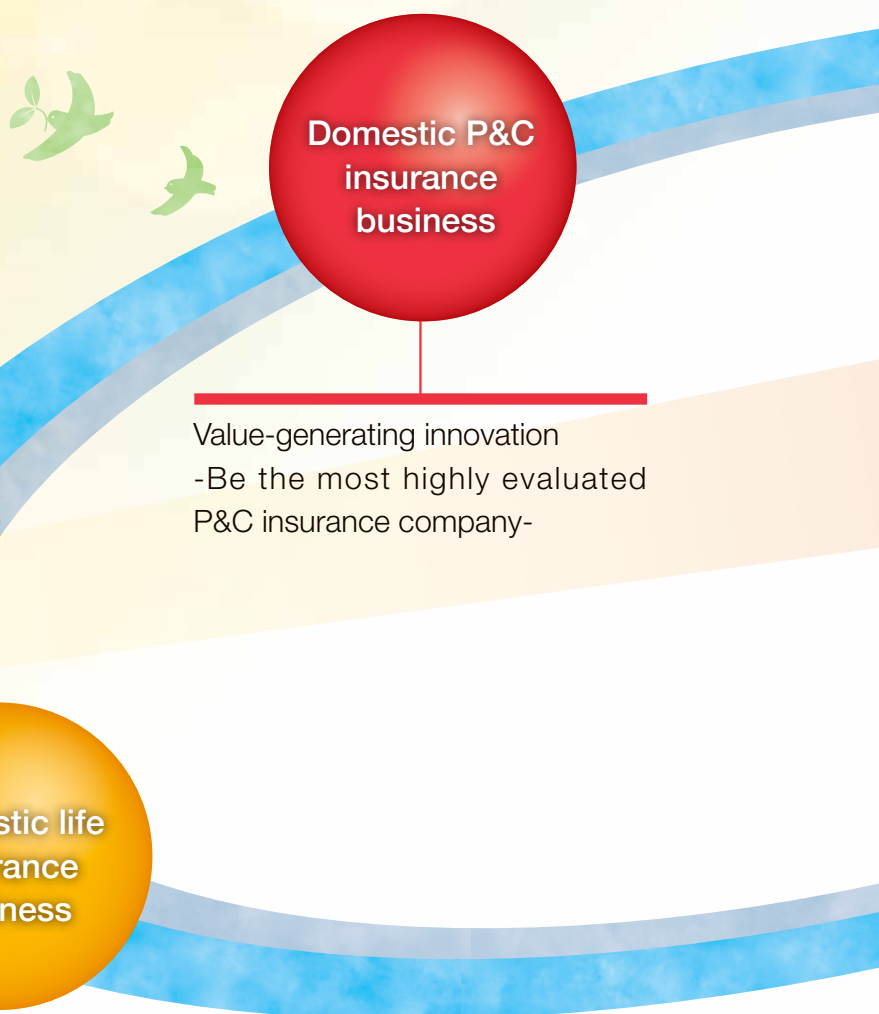


SDGs Booklet 2018



Value Creation Process

The Sompo Holdings Group will reform existing business models as well as its entire business portfolio by leveraging digital technologies and developing new businesses and services. By creating new value through transformation into a “theme park for the security, health, and wellbeing of customers,” we aim to help realize a resilient, sustainable society.



Contents

SOMPO Dementia Support Program 3~6

Material Issue 1 Providing Solutions for Disaster Preparedness

Yellow Badge Donation.....	9
Doraemon Road Safety Campaign	9
Road Safety Project in Indonesia	9
Bosai JAPAN-DA Project	10
State-of-the-Art Drone Technology for Swift Solutions	10
Introduction of AI at Call Centers	10
ALSOK Reliable Accident Site Support Service.....	11
Wearable Smart Glasses for Insurance Accident Investigations, Building diagnosis utilizing drone	11

Car Navigation App: Portable Smiling Road	12
DRIVING! Living with a Car	12
Disaster Prevention / Mitigation Insurance	12

Material Issue 2 Contributing to Health and Welfare

Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School	13
Support for Paralym Art Contest.....	13
Health Service Brand Linkx.....	14
Wide Range of High Quality Nursing and Healthcare Services.....	15
Established SOMPO Care University.....	15
Linkx Egao Wo Mamoru Dementia Insurance.....	15
Training for Dementia Supporters.....	16
Maternal and Child Health Project in Myanmar.....	16

Corporate Overview

Company name: Sompo Holdings, Inc.
Head office: 26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku,
Tokyo 160-8338, Japan
Date of establishment: April 1, 2010
Capital: 100 billion yen

Representative Name: Group CEO 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, 2018

Global Business Network covering
218 cities in 30 countries and regions
Building an Integrated Platform for
Overseas Insurance Business

Overseas
Insurance
Business

Realization of “Theme Park
for the Security, Health,
and Wellbeing of Customers”

Nursing care &
healthcare
business

Realize “Japan, an affluent country that can boast to
the world of a long and quality life”

Realization of
a Sustainable
Society and Growth
of the Group

Material Issue 3 Promoting the Manageability of Global Environmental issues

SAVE JAPAN Project	17
Weather Index Insurance	17
Public Seminars on the Environment	18
CSO Learning Scholarship Program	19
Forest of Somo Japan Nipponkoa	19
Somo Japan Green Open	20

Material Issue 4 Empowering Community and Society

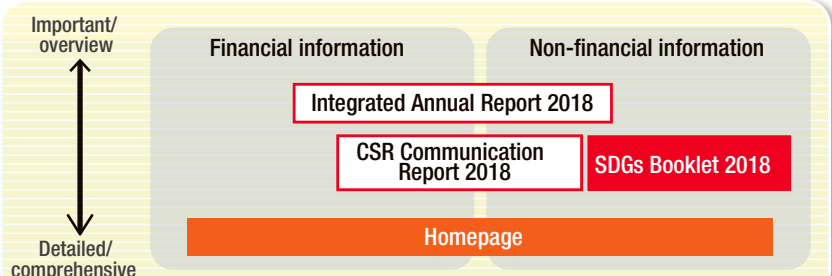
Opening SOMPO Digital Lab	21
Somo Holdings Volunteer Days	21
Community Enhancement Day	21
Farmers Markets to Support Disaster Recovery ..	22
Cooperation with Municipalities on the Environment and SDGs	22
Wheelchair Maintenance and Cleaning	23
Seiji Togo Memorial Somo Japan Nipponkoa Museum of Art	23
Somo Art Fund Contributing to the arts and culture in Japan	24
Somo Japan Nipponkoa puppet theater Himawari Hall	24
Diversity on the Arts Project(DOOR)	24

Material Issue 5 Supporting Diversity and Inclusion in Private and Public Life

Female Employee Engagement	25
Diversity Advocates for LGBT Persons	26
Incorporation of SOMPO Challenged Inc. to Boost Jobs for People with Disabilities	26
Initiatives to Maintain and Promote Employee Health	27
SOMPO Global University	28
Supporting Activities that Contribute to School Welfare	28
CSR Initiatives	29
External Recognition	30

Editorial Policy

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



2018: Taking on a

Launch of the SOMPO Dementia Support Program

To realize our 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”, we focus on social issues relating to dementia. We have launched the SOMPO Dementia Support Program, which aims to build a society that strives to prevent dementia and enables people to continue living long and happy lives with dignity as individuals, even after being diagnosed with dementia.

The program envisions:

A society that embraces the early detection of Mild Cognitive Impairment (MCI), which is crucial to delaying the onset and progression of dementia, and measures to prevent cognitive decline.

A society where people are able to continue living with security and dignity, even after being diagnosed with dementia, with less burden on family members and caregivers, achieved through sound knowledge of dementia and improvements in caregiving skills.

We have developed the SOMPO Dementia Support Program based on the feedback of the people with dementia, their family members, and caregivers as well as the advice from our alliance partner, the National Center for Geriatrics and Gerontology.

SOMPO Dementia Support Program Four Initiatives

1

**Develop and
provide products
and services**

2

**Build
an ecosystem**

3

**Conduct
research**

4

**Awareness-raising
and support
activities**

New Challenge

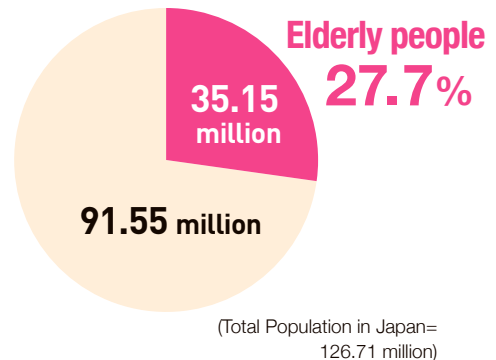
Why Dementia?

With the super-aging of society, both the number of elderly people and those with dementia are increasing

Japan became a “super-aging society” in 2010, when the percentage of people aged 65 or older reached 21%. The percentage of dementia patients has also been increasing year by year, and was 4.62 million in 2012, equivalent to one in seven people aged 65 or over. By 2025 one in five and by 2060 one in three elderly people are expected to be diagnosed with dementia.

Source: Based on the Japanese Cabinet Office's Annual Report on the Aging Society 2018

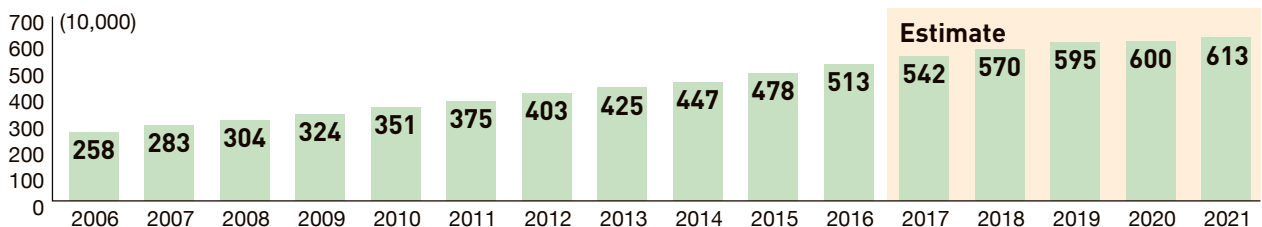
Percentage of the elderly (aged 65 or older) in the total population in Japan(2017)



Automobile Accidents Caused by Elderly Drivers

As more elderly people drive cars, we often see reports about accidents caused by driving in the opposite direction and mistaking the accelerator for the brake. Attention is starting to focus on the connection between these accidents and dementia. The revised Road Traffic Act in Japan, which came into effect in March 2017, included new provisions for ad-hoc cognitive assessment. During the first year after enactment, 57,000 of the 2.1 million drivers aged 75 or older who took the assessment were found to be likely to be suffering from dementia.

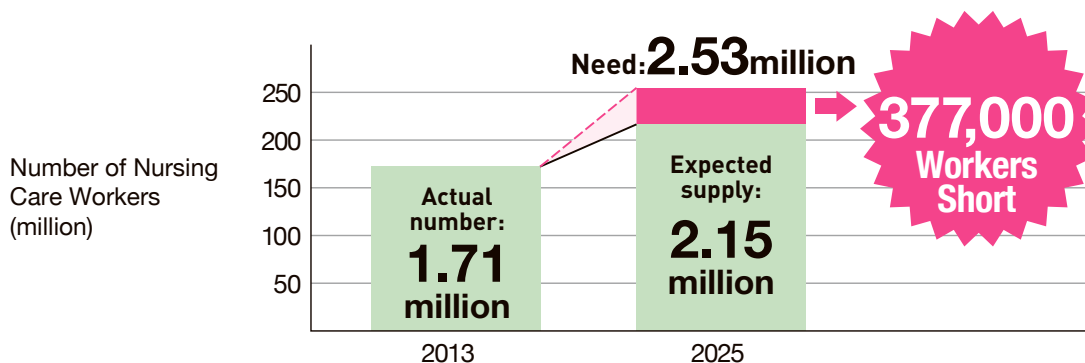
Number of the People Aged 75 or Older with a Driver's License



Source: Based on the Japanese Cabinet Office's White Paper on Traffic Safety in Japan 2017

Shortage of Nursing Care Professionals Due to Fall in Working Population

Although the demand for nursing care services, including care for dementia patients, has been increasing year by year, we are aware of a shortage of nursing care professionals due to the fall in the working population in Japan. The gap between the supply and demand has been acknowledged as an issue that needs to be addressed. Resignation from the workforce to care for family has also become an issue.



Source: Based on the Japanese MHLW's Supply and Demand Forecast (fixed value) for Nursing Care Workers for 2025 (2015)

SOMPO Dementia Support

Program Outline

Our Group aims to offer new products and services for dementia. In October 2018, Sompo Japan Nipponkoa launched *Oyako No Chikara* to prevent those providing nursing care from leaving the workforce, and Sompo Japan Nipponkoa Himawari Life launched *Linkx Egao Wo Mamoru* Dementia Insurance, that provides a one-time payment when a policyholder is diagnosed with MCI or dementia. As an ancillary for both products, Prime Assistance provides a dementia support service, SOMPO Egao Club Dementia Support Service, that promotes the early detection of cognitive impairment and MCI, conduct measures to prevent a cognitive impairment, and supply support the delivery of appropriate care to people if they are diagnosed with dementia.



Sompo Japan Nipponkoa Himawari Life

Linkx Egao Wo Mamoru Dementia Insurance



One-time payment
when diagnosed with
MCI or dementia!



SOMPO CARE

Nursing
home for
the elderly

Assisted
Living facilities

Health care
services

Day care
services

Wide range of services
offering full support for
nursing care!



Sompo Japan Nipponkoa

Oyako No Chikara



Expense Insurance for
taking care of parents



**SOMPO
HOLDINGS**



Prime Assistance

SOMPO Egao Club Dementia Support Services

Online support service
that helps to prevent
cognitive impairment
and deliver an appropriate
dementia care



We are working on increasing the number of Dementia supporters in our Group, which was 10,952 as of the end of August 2018(Employees:8,920 / Insurance agency employees:2,032). As a Group, we will continue to work on various awareness building activities in order to spend correct understandings about dementia.

Program

Products and Services:

Linkx Egao Wo Mamoru Dementia Insurance

One-time dementia payment rider with limited health declarations
Bone fracture treatment insurance with limited health declarations
and no surrender value during payment period

Support both before and after diagnosis

Insurance product that provides a one-time payment if
the policyholder is diagnosed with MCI or dementia.

Insurhealth* product
that combines an
insurance function with
a healthcare function!



* Insurance + Healthcare

SOMPO CARE

Dementia Care

We listen to customers and provide care based on
observations such as health and living environment so
that customers with dementia can continue living with
dignity as individuals. We aim to provide highly
customized care, cooperating with medical treatment to
review drugs, alleviate physical pain, and improve
nutritional status, and using digital technology to grasp
patient's patterns of sleep, toilet habits, and other
activities.



Oyako No Chikara

No more resignation from work to care aging parents

Corporate insurance product that
compensates workers for nursing care
expenses so that they can continue
working while taking care of their parents,
preventing their resignation from the
workforce.



SOMPO Egao Club Dementia Support Service

First in Japan! Comprehensive support for dementia!

Online service that conveys appropriate information about
dementia provides checking tools for early detection of cognitive
impairment, encourages to take actions by using the effective
services for preventing cognitive impairment, and provides
information on a full range of
nursing care services.



- ◆ Service for Oyako No Chikara and Linkx Egao Wo Mamoru Dementia Insurance policyholders.
- ◆ Some information is available to the general public.

Five CSR Material Issu

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

SUSTAINABLE DEVELOPMENT GOALS 17 GOALS TO TRANSFORM OUR WORLD

Social Issues

Traffic Accidents

Aging Society

Environmental Issues

Widening disparities

Human rights issues



Based on international trends such as SDGs, 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.



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

es to achieve the SDGs



Material Issue 1

Providing Solutions for Disaster Preparedness

▶ P9

3 GOOD HEALTH AND WELL-BEING
11 SUSTAINABLE CITIES AND COMMUNITIES
13 CLIMATE ACTION
17 PARTNERSHIPS FOR THE GOALS




Material Issue 2

Contributing to Health and Welfare

▶ P13

1 NO POVERTY
3 GOOD HEALTH AND WELL-BEING
17 PARTNERSHIPS FOR THE GOALS



Material Issue 3

Promoting the Manageability of Global Environmental Issues

▶ P17

7 AFFORDABLE AND CLEAN ENERGY
13 CLIMATE ACTION
15 LIFE ON LAND
17 PARTNERSHIPS FOR THE GOALS



Material Issue 4

Empowering Community and Society

▶ P21

4 QUALITY EDUCATION
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
16 PEACE, JUSTICE AND STRONG INSTITUTIONS
17 PARTNERSHIPS FOR THE GOALS



Material Issue 5

Supporting Diversity and Inclusion in Private and Public Life

▶ P25

5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES
17 PARTNERSHIPS FOR THE GOALS

Realization of a Sustainable Society

Material Issue 1

Providing Solutions for Disaster Preparedness



Badges come with insurance protection against traffic accidents from Sompo Japan Nipponkoa



54years of road safety activities

Yellow Badge Donation

About
65.5
million badges
(as of 54th)

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.



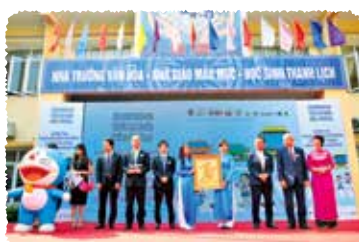
Road safety class

Community 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.

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.



Road Safety Project in Indonesia

In an effort to prevent road traffic accidents involving children, Sompo Japan Nipponkoa 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 in Indonesia and to improve transportation infrastructure near schools.



©Save the Children in Indonesia



Igniting a desire to learn about disaster preparedness

Bosai JAPAN-DA Project

151
events
nationwide
(end of FY2017)

Over
24,000
participants
(end of FY2017)

Sompo Japan Nipponkoa has offered 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.



Exceeding customers' expectations

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

First
in the insurance
industry



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. The company plans to use drones to pay insurance proceeds quickly after major natural disasters. The company 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 Kyusyu 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 (AI) and voice recognition to respond to inquiries at our call centers. As a result of introducing such technologies, the company is able to respond to customers more quickly, and has reduced hold time by 10%. This technology is also used to respond to queries from their sales departments, and thus the company achieved streamlined operations and improved quality of their customer response simultaneously.



First
in direct
automobile
insurance
industry*1



ALSOK Reliable Accident Site Support Service

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

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

*2 ALSOK (SOHGO SECURITY SERVICES CO.,LTD.) is one of the largest security service providers in Japan.



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.



Expediting payment of insurance proceeds and repair work

Wearable Smart Glasses for Insurance Accident Investigations, Building diagnosis utilizing drone

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 them to expedite repair work and insurance payments. Also, Building diagnosis utilizing drone realizes high-precision building diagnosis in a short time for places which is difficult to confirm from the ground.



On-site investigation

Share
images

Instruct



Operator



Industry-first features

Changing your driving experience

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 contracts 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. Sompo Japan Nipponkoa also added industry-first functions that alert users to frequent accident spots and provide safe route guides to avoid accident prone spots, utilizing their strength as an insurance company. In January 2018, the company started to offer safe driving discounts of up to 20% for insurance premiums based on assessments from Portable Smiling Road, mainly targeting customers enrolling in automobile insurance for the first time.



Safe driving support service for individuals that uses a drive recorder

DRIVING! Living with a Car



Sompo Japan Nipponkoa's DRIVING! Living with a Car is a telematics service for individuals that uses a drive recorder to provide peace of mind to inexperienced drivers, those who are not confident about their driving skills, older people and their families. The service offers drivers peace of mind while they are driving using a dedicated drive recorder fitted with a telecommunications function that supports safe driving, as well as safe driving analysis and visual function training after driving to assist users in maintaining their driving skills. If an accident occurs, it provides an accident reporting service utilizing the drive recorder's impact detection function and an accident-scene callout service in collaboration with ALSOK, whose service is the first among the major P&C insurance companies in Japan. In this way, it provides customers with total support for peace of mind and safety with their cars.

* This is a service provided in association with the rider for notification, etc. of accidents using drive recorders

VOICE



Realizing an Accident-free Society

Many people who need to drive for work or due to their lifestyle find themselves unable to give-up their cars, even if they lack confidence when driving. To support such people to continue to drive safely, we aspired to provide a wide-range of support, the kind that can only be offered by an insurance company, to customers during and after driving and in the event of an accident, contributing to the realization of an accident-free society.

Personal Lines Product Development Department,
Sompo Japan Nipponkoa

Ryohei Kouzuki

Disaster Prevention / Reduction Insurance

Following a series of floods caused by heavy rains and typhoons, in April 2017 Sompo Japan Nipponkoa launched an insurance product for local governments that compensates for costs relating to evacuation in natural disasters. The insurance mainly covers the cost of setting up evacuation centers, securing daily necessities, and transporting goods, as well as the cost of overtime allowance for government employees. More than 240 local government authorities have already signed up for coverage.



Photo courtesy of Weathernews Inc.



Forestering 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. The foundation tenderly forester the ability to grow-up, a precious trait children are born with, striving to support childbearing of parents and gain the favor of local residents.



Supporting persons with disabilities to fulfill their dreams through art

Support for Paralympic Art Contest



Sompo Japan Nipponkoa has participated in the Paralympic Art Contest mainly organized by the Shougaisha Jiritsu Suishin Kikou Association as a top sponsor.

The contest aims to spread awareness of paralympic art (art created by the people with disabilities) throughout Japan and overseas and attracted 758 entries in fiscal year 2017, of which 60 were awarded prizes. The company held award ceremonies throughout Japan for winners of the SOMPO Paralympic Art 47 prefectures Award. Winning entries were exhibited at the headquarter building in Shinjuku, Tokyo.



Watch introductory videos!





Sompo Japan Nipponkoa Himawari Life
Health Service Brand Linkx

Linkx
リンククロス

These apps are available for free to anyone including non-policyholders

health-related info app

Linkx siru
リンククロス

Linkx siru is a health-related information app that uses the latest analysis technology to learn patterns in the articles read by customers and distribute optimal health-focused articles. The app distributes articles tailored to your interests, providing information on exercise, food, and lifestyle habits.



App for daily enjoyable walking

Linkx aruku
リンククロス



Linkx aruku is a walking app for daily, strain-free, enjoyable walking. The app offers over 1,000 walking courses throughout Japan (as of March 2018) and users can share photographs and make comments on things they discover during their walk. The app records steps taken, calories consumed, and distance walked merely by carrying the device around, and promotes healthy living by encouraging continuous walking.

Weight Control app

Linkx reco
リンククロス

Linkx reco is an app that encourages users to change to more healthy lifestyle habits by recording steps and meals and to undertake simple tasks everyday with the aim of improving body shape. The app aims to improve the lifestyle habits of users and has a pairing function that allows you to check your partner's tasks using a special talk function just for the two of you. By tackling tasks together with a partner or a friend, users can continue the program enjoyably. The app gives advice on the optimal time to take meals from the perspective of "time and nutrition," taking into account the human biorhythm.



Supporting our Super-aging society

Wide Range of High Quality Nursing and Healthcare Services



Our Group has been developing a wide range of businesses, not only insurance, to contribute to our customer's 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 conducted the merger of our group nursing care operating companies and got off to a start as Sompo Care Inc. in July 2018, aiming to serve customers in the communities with a full line of nursing care services of the highest quality possible, ranging from at-home services to facility-based services.



Corporate university aiming to improve the quality of nursing care

Established SOMPO Care University



Sompo Care Inc. opened SOMPO Care University as an institute that will take the lead in their human resource development strategies. At a training center of SOMPO Care University, it has 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 comprehensive R&D center that conducts research on issues encountered on-site and measures to address them.



Training

Linkx Egao Wo Mamoru Dementia Insurance

We initiated a SOMPO Dementia Support Program that aims to build a society that strives to prevent dementia and enables people to continue living long and happy lives with dignity as individuals, even after being diagnosed with dementia. Sompo Japan Nipponkoa Himawari Life offers Linkx Egao Wo Mamoru Dementia Insurance as the industry's first Insurhealth product that covers Mild Cognitive Impairment (MCI). As an ancillary service, we offer a dementia support service, SOMPO Egao Club (SOMPO Smile Club), that aims to detect cognitive impairment or MCI early and introduces services to help prevent cognitive impairment.



VOICE

Aiming for a Dementia-friendly Society

Through the SOMPO Egao Club, we hope to inform as many people as possible that the likelihood of dementia can be reduced by detecting MCI in its early stages and taking preventative measures, and to encourage people to take actions. To this end, we have developed this product across the Group. As a Group with a nursing care business, we will encourage people to fulfill their lives even with dementia and offer advice on how to do so.

Innovation for Aging & Wellness
Dementia Project Promotion Office
Department, Sompo Holdings, Inc.

Tomoko Kimata



Looking out for and supporting dementia patients and their families

Training for Dementia Supporters



Our Group promotes to train dementia supporters who have correct understanding of the disease, and watch out for and support patients and their families. We provide training to be Caravan-Mates, who can 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.

*The total number of dementia supporters and Caravan-Mates among Group employees and agency employees had reached 10,952 by the end of August 2018. (Group employees : 8,920 insurance agency employees : 2,032)



Maternal and Child Health Project in Myanmar



Community Contribution Project

Myanmar has higher mortality rates among mothers, expectant mothers, and children under five than other Southeast Asian countries. In response, Sompō Japan Nipponkoa has 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

Promoting the Manageability of Global Environmental issues



Community Contribution Project

About
740
events
(end of FY2017)

Over
37,400
participants
(end of FY2017)



Watch introductory
videos!

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.



Providing Insurance to Alleviate Damage
from Extreme Weather

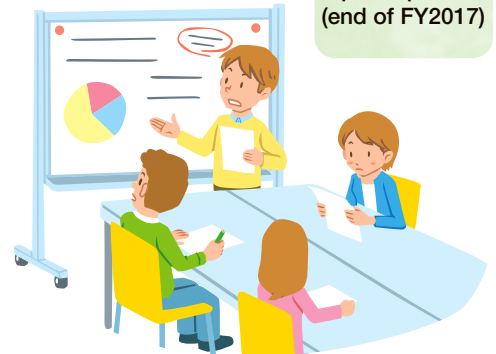
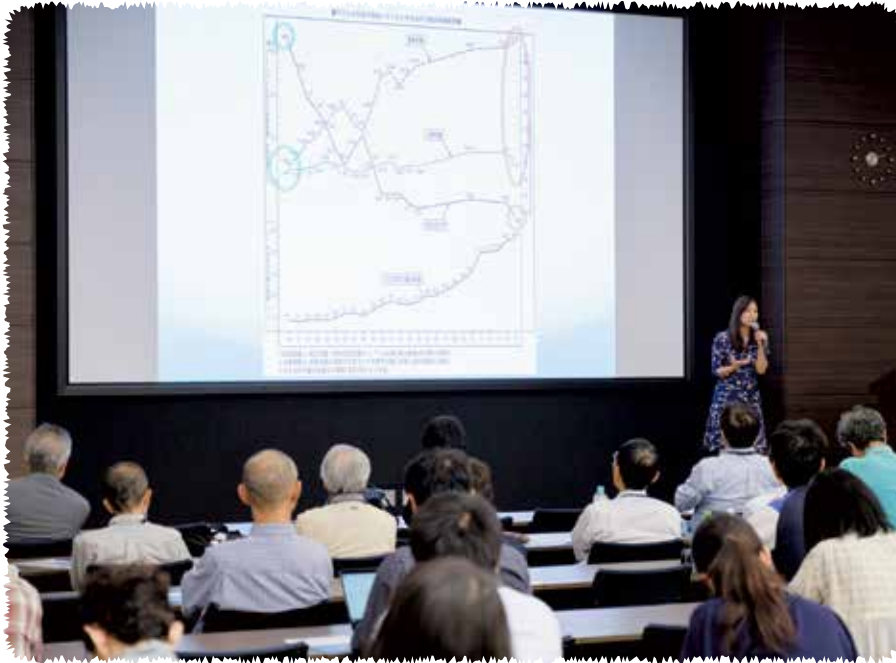
Weather Index Insurance

As an adaptation measure to climate change, 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.

Learning opportunities for students and adults

Public Seminars on the Environment

20,376
participants
(end of FY2017)



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.



From the Seminars in FY2017

In FY 2017, they held 9 seminars and 2 special seminars (workshops) throughout the year.

4th July, 2017

Does the country disappear in the future?

From the forefront of global warming and climate change

The Linking Bridge of Sinking Country Kiribati and Japan

Mr. ONO Kentaro Honorary Consul of the Republic of Kiribati in Japan



5th September, 2017

Ethical choice will change the future

—Our role in the consumer society—

Ms. Rika Sueyoshi Representative Director of Ethical Association



14th November, 2017

Frequency of earthquakes and volcanic eruptions in Japan

Mr. Hiroki Kamata Professor of Kyoto University, Earth scientist



Raising stewards of the environment

1,014
graduates
(end of FY2017)

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.



Forest management implemented with local communities

Forest of Sompo Japan Nipponkoa

Sompo Japan Nipponkoa has made agreements with various local governments in Japan to allow the company's employees and agency employees and their families to work together with local communities on forest management and on environmental education.



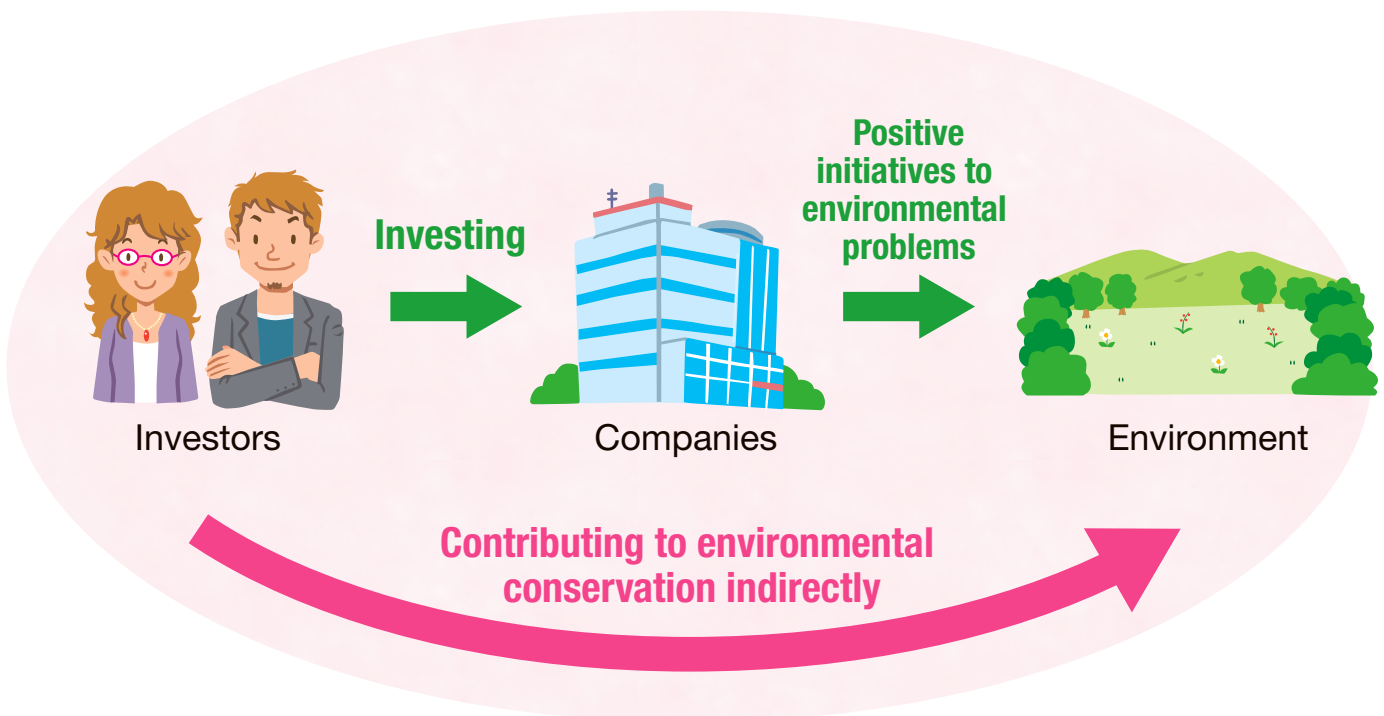
SRI funds

Net asset
balance
27.3
billion yen
(as of April 30, 2018)

Largest
publicly offered
SRI funds
in Japan

Sompo Japan Green Open

In 1999, Sompo Japan Nipponkoa Asset Management started operation of the fund “Sompo Japan Green Open”, a socially responsible investment (SRI) fund to invest in companies that are proactive on the environmental issues. The company expects that funds from investors indirectly contribute to environmental conservation. The fund also aims to promote environmental communication by conveying related information to investors and providing feedback to investee companies via surveys on their environmental management performance.



VOICE



SRI Fund “Sompo Japan Green Open”

The “Sompo Japan Green Open” SRI fund invests in companies that proactively engage in environmental conservation and environmental measures. This fund promotes corporate value judgement that give consideration to environmental conservation factors by conveying relevant information and encouraging dialogue, with the aim of building a sustainable society.

Equity Investment Department,
Sompo Japan Nipponkoa Asset Management

Shigeo Sugawara
(Fund Manager)

Empowering Community and Society



Opening SOMPO Digital Lab



We set up SOMPO Digital Lab in Israel in 2017, following the establishment of sites in Tokyo and Silicon Valley in the United States as a base for collecting information and seeking new partners.

We will continue expanding alliances with Japanese and overseas businesses that have advanced technologies and know-how, in order to offer optimum services for our customers.



SOMPO Digital Lab



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.



Community Enhancement Day

Sompo International began Community Enhancement Day as a one-time event to mark the company's ten year anniversary in 2011, and the program was so well-received by employees that it became an annual initiative which they look forward to participating in. Employees are encouraged to participate in volunteer projects organized with local charities and organizations in each of the company's locations. In FY2017, more than 350 employees participated in the event, that carried out in organizations such as food banks, environmental agencies, and facilities aiding underprivileged children and adults.





Farmers Markets to Support Disaster Recovery

We continue to hold farmers markets to express hope for recovery from the earthquake and tsunami that struck eastern Japan in 2011. In March 2018, these events were held in eight regions, including at our headquarters in Tokyo, and sold local products from Fukushima as well as Kumamoto, Fukuoka, Oita, and Akita Prefectures, areas that have recently suffered from major natural disasters. We will continue to support recovery efforts in the future by creating opportunities for everyone to contribute, so as not to let the memory of disasters fade away.



Cooperation with Municipalities on the Environment and SDGs

Sompo Japan Nipponkoa is working in collaboration with local municipalities on the SDGs. In February 2018, the company signed an alliance agreement on the environment and SDGs with Kitakyushu City. They are working together to spread renewable energy, promote adaptation measures to climate change, and raise awareness of the SDGs, contributing to the creation of a sustainable society in Kitakyushu City, Japan, and Asia.

VOICE



Contributing to a Sustainable Society

To promote the understanding and adoption of the SDGs among the residents and in Kitakyushu City as a whole, the company is leveraging its strengths as an insurance company to the fullest, such as know-how relating to offshore wind power risk management and underwriting, and knowledge of renewable energy and climate change.

Sompo Japan Nipponkoa Kitakyushu Branch
Hitomi Okamura, Kensaku Kawada



Wheelchair Maintenance and Cleaning

We are engaged in volunteer activities in cooperation with agencies on an ongoing basis throughout the country, centered on the Sampo Chikyu (Earth) Club, a volunteer activity organization of which all group employees are members, enabling them to voluntarily take part in social contribution activities. Some agencies use their specialist skills of automobile repair to maintain and clean wheelchairs.



Home to the only Van Gogh's
"Sunflowers" in Asia

Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art

In 1976, Sampo 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.

Sunflowers Vincent Van Gogh in 1888
Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art



In spring 2020, a new museum will open next to the Sampo Japan Nipponkoa Headquarter.

Check here
for exhibition
details!





Kumamoto Castle X Tokusatsu Special Effects
Art Castle Revival Project

Sompo Art Fund

Contributing to the arts and culture in Japan

Sompo Japan Nipponkoa established the Sompo Art Fund in fiscal year 2016 as a way of supporting arts programs nationwide. They 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.

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 wide 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.



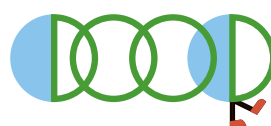
Himawari Hall's 30th Anniversary Performance

Tokyo University of the Arts×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×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.



**Diversity on the
Arts Project**

Watch
introductory
videos!



5 Supporting Diversity and Inclusion in Private and Public Life



Female Employee Engagement

FY2020 target
ratio of female
managers
30%



We have 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.

女性が輝く
先進企業
2016

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



Our Group was Selected
"NADESHIKO BRAND 2018"
by Ministry of Economy, Trade and
Industry and Tokyo Stock Exchange



Diversity Advocates for LGBT Persons

We are working to support LGBT employees in reaching their full potential while delivering products and services that support LGBT customers.



For Customers

Sompo Japan Nipponkoa reexamined the definition of spouse in automobile insurance products and included "same-sex partner" as spouse. Sompo 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.

For Employees

We hold employee seminars and employees who acquired the basic knowledge of LGBT and became a good understanding person (ALLY) in the workplace are positively posting ALLY declaration cards. By visualizing the declaration, we aim to promote the understanding of LGBT in the workplace as well as leading to peace of mind for the parties. 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.

We are LGBT friendly



work with Pride



Incorporation of SOMPO Challenged Inc. to Boost Jobs for People with Disabilities

We are striving to promote diversity, with a catchphrase "Diversity for Growth," aiming to be a workplace where diverse human resources can demonstrate their strengths through active participation. As part of this diversity effort, we established SOMPO Challenged Inc. in April 2018 to create an environment in which people with disabilities can work by capitalizing on their strengths. The new company will facilitate growth and job satisfaction for a greater number of people with disabilities.

VOICE



Activities for Diverse Human Resources

The word "challenged" incorporates the idea of issues that should be tackled, and people granted qualifications and skills. We accept and acknowledge the difficulties we each face, and work to draw out our strengths, aiming to maximize growth both as individuals and as an organization. Motivated by the growth, we are taking on challenges each day so that we continue to be chosen by our customers.

Representative Directors & CEO, SOMPO Challenged Inc. **Yoshiaki Tani**

Initiatives to Maintain and Promote Employee Health

Our Group Management Philosophy is “We will contribute to the security, health, and wellbeing of our customers by providing insurance and related services of the highest quality possible”. In order to implement it, we emphasize the importance of ensuring the health of our employees and their families, and implement various health maintenance and promotion initiatives at our Group companies.



Employees are telecommuting at home



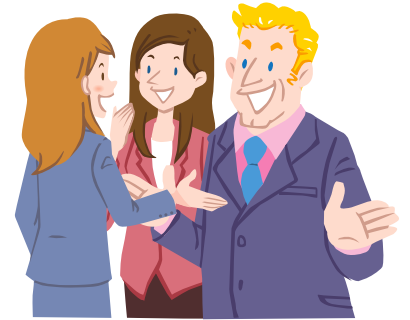
Activating internal sports activities (Sompo Business Service)

- Telecommuting and shift work for work style innovations
- Issuing the report about health to recognize health conditions and problems of employees (Sompo Japan Nipponkoa)
- Activating internal sports activities (Sompo Business Service)
- Stress checkup service offered twice a year (Sompo Systems)
- Prohibited smoking all day (Sompo Japan Nipponkosa Himawari Life Insurance)
- Program for improving lifestyle by using an application (Sompo Risk Management & Health Care)

Six Group companies have been recognized as a 2018 Certified Health and Productivity Management Organization in the large enterprise category (White 500) by Japan's Ministry of Economy, Trade and Industry, and Nippon Kenko Kaigi:



- Sompo Holdings, Inc.
- Sompo Japan Nipponkoa Insurance Inc.
- Sompo Systems, Inc.
- Sompo Business Service, Inc.
- Sompo Japan Nipponkoa Himawari Life Insurance, Inc.
- Sompo Risk Management & Health Care Inc.



SOMPO Global Univresity



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. Through this program, trainees gain sophisticated management knowledge and have hands-on experience to put it into practical use. In total, 140 selected talents (including those from outside our Group) from 15 countries have participated in this program as of fiscal year 2018. The program produces a globally-competitive workforce with broad perspectives and experience regardless of nationality.

Supporting Activities that Contribute to School Welfare

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 promotes projects to assist NPO/NGO in ASEAN countries and India that are actively engaged in social welfare activities.

Total funding
given to projects
1.86
billion yen
(end of 2017)



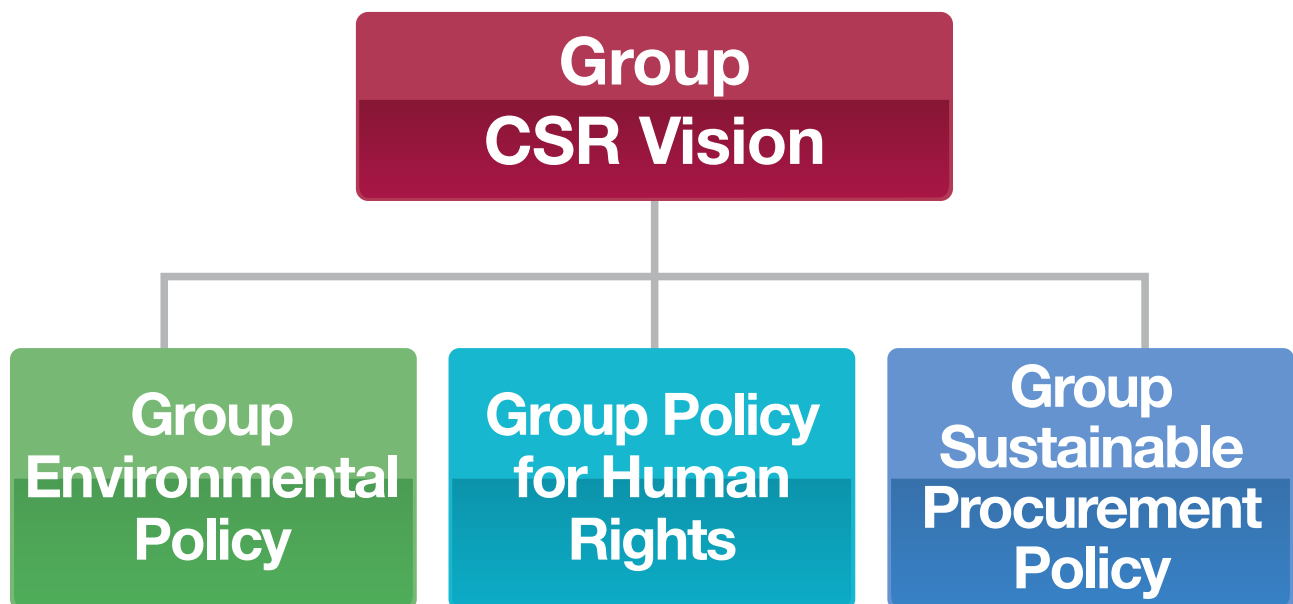
CSR Initiatives

Sompo Holdings Group has established following policies including the "Group CSR Vision" and the Group as a whole implements various initiatives to fulfill its corporate social responsibility.

Group CSR Vision

We, the Sompo Holdings 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.



The contents of the three policies are disclosed on our official website.
<https://www.sompo-hd.com/en/csr/system/vision/>

External Recognition

Dow Jones Sustainability Indices (DJSI World)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approach toward ESG (Environmental, Social and Governance) issues. We have now been selected as a member of the indices for 9 consecutive years since the company was founded and 19 consecutive years since the subsidiary company Sampo Japan Nipponkoa was included for the first time.(September,2018)



RobecoSAM's Corporate Sustainability Assessment

We are awarded the RobecoSAM Bronze Class Award in 2018, selected from among the companies that are included in the DJSI survey. We have been selected for this award for the eighth consecutive year, and Sampo Japan Nipponkoa Insurance for the 11th consecutive year.(February, 2018)



CDP Climate Change Survey

We are selected for the 2017 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. We have been among the highest ranked financial institutions in Japan and the world for the second consecutive year. (October, 2017)



Selected NADESHIKO BRAND 2018

We are selected for NADESHIKO BRAND 2018 by Ministry of Economy, Trade and Industry and Tokyo Stock Exchange. We have been appraised in terms of building culture that supports women's career development from junior level to managerial positions and increasing number of female managers.(March,2018)



The 21th Environmental Communication Awards: Received the Award of Merit

Our CSR Communication Report 2017, which provides information about our Group's CSR management vision, basic policies, and progress on specific plans and initiatives, received the Award of Merit in the Environmental Report section at the 21st Environmental Communication Awards sponsored by the Ministry of the Environment in Japan and the non-profit organization Global Environmental Forum.(February,2018)



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**SOMPO
HOLDINGS**



Sompo Holdings, Inc. works to achieve the SDGs.

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