

# Key Initiatives

Here we introduce the case reports of our key CSR initiatives involving each of our stakeholder groups, including customers, stockholders/ investors, business partners, civil society groups, communities, agencies, and employees.

---

## Customers

▶ **Prevention of Road Traffic Accidents**

▶ **Supporting the Disaster Preparedness for Customers**

▶ **Providing the Highest Possible Quality of Service**

▶ **Using Digital Technology**

▶ **Health Promotion**

▶ **Supporting Japan, a Global Pioneer in Healthy Longevity**

▶ **Solutions for Environmental Issues**

▶ **Diversity & Inclusion**

▶ **Respect for Human Dignity and Rights**

# Prevention of Road Traffic Accidents

## Supporting Safer Driving Using Big Data and Telematics

### Products & Service

ISO 39001 (international standard for road traffic safety management systems) certified Smiling Road provided by Sompo Japan Nipponkoa is a service for businesses that helps corporate vehicle drivers drive safer. Smiling Road was launched in March 2015 as the first telematics service of its kind, and it uses the Internet of Things (IoT) to encourage drivers to continuously be more aware of safety on the road, helping to reduce accident risks by assisting managers in providing effective instructions.

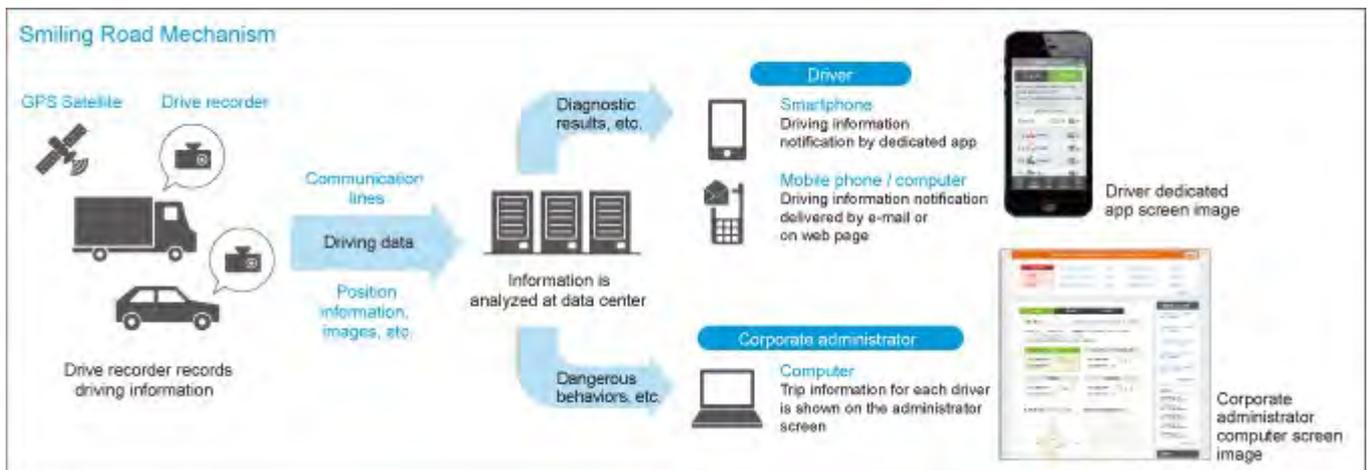
The number of accidents at corporations that have introduced the service has fallen by about 20% due to the synergistic effect of its three features: visibility and understanding of actual driving situations, and feedback to encourage drivers.

Smiling Road’s success in reducing automobile accidents and realizing higher-quality accident response for businesses earned us the top prize in the Nikkei Veritas Award category of the 2015 Nikkei Superior Products and Services Awards for being an innovative and creative service, and an award for excellence (SPRING Award) in the first Nihon Service Award program.

In January 2017 they enhanced the feedback function to further encourage awareness of driving safety and to help prevent accidents, and they launched Truck Navigation Smile, an optional car navigation app for trucks.

Since October 2016 they have been offering the Portable Smiling Road smartphone app for individual drivers to make the concept of Smiling Road service more accessible to even more customers. They added multiple innovative functions, including a frequent accident point alert and a safe route guide that avoids accident prone spots, which utilize their strength as an insurance company.

This service represents their ongoing commitment to using advanced technologies such as big-data analysis, in addition to their expertise in accident response and risk consulting, to offer products and services that contribute to the security, health, and wellbeing of our customers.



## Road Service and Other Assistance Business

### Products & Service

Prime Assistance, a road assistance service company, provides consultation and arranges for towing and/or repair services in the event that a customer has a flat battery, locked out of their vehicle, or other vehicle-related issues. Service is available 24 hours a day, 7 days a week. Their service partners can quickly arrive at the scene to solve a wide range of problems. The company has formed partnerships with about 8,000 towing service and repair businesses nationwide service network.

At their three centers in Akita, Tokyo, and Kagoshima they are working to strengthen the system for continuous operation and improved convenience for customer to provide high quality service.



Through their services that range from Home Assistance,<sup>\*1</sup> Overseas Medical Care,<sup>\*2</sup> Business Process Outsourcing<sup>\*3</sup> and Services for private residence,<sup>\*4</sup> they provide customized services to corporate customers to ensure the best possible solutions, thus enhancing customer satisfaction.

- \*1 For developers and housing companies, they provide support for urgent situations of homeowners such as leaking pipes or lost keys. Recently they enhanced their services by combining them with preferential services such as a housekeeping service and house cleaning service for supporting working women.
- \*2 For companies with international operations, they provide coverage of medical expenses payment for their employees outside Japan. On behalf of the client company, they pay medical bills and submit reimbursement claims for health and overseas travel insurance, as well as providing information of local medical institutions.
- \*3 They offer a number of business process outsourcing services based on requests from clients including an extended guarantee system for automobile manufacturers and dealers, a free services for minor repairs, and a multilingual service for tourists from foreign countries.
- \*4 They utilize chat and message correspondence using the smart phone with guests visiting Japan from all over the world, and also use video calling in order to confirm their identity for checking in. They offer accident site support service through diverse partnerships corresponding to various troubles surrounding private residences.



---

## Service to Help Prevent Traffic Accidents Caused by a Medical Condition

### Products & Service

As traffic accidents are increasingly being attributed to the driver's medical condition, maintaining drivers' health is essential for businesses that use vehicles in their operations.

To prevent such accidents, the Japan's Ministry of Land, Infrastructure, Transport and Tourism has stipulated that the transport operators grasp their drivers' state of health, implement specific measures to judge whether or not their driving is authorized, and also recommend that drivers manage their own health.

With this in mind, Sompo Risk Management develops various services that help prevent traffic accidents caused by driver's medical condition. Such services include a day-to-day health support service for drivers that provides information useful on maintaining and improving health on a daily basis and preventing accidents by collecting information from vital sensors and various measuring instruments, a simple sleep apnea syndrome (SAS) check service, and a service that helps educate drivers and managers on health management.

Health Management Required by Operators		Suggested Services	
Grasp drivers' state of health	Understanding health examinations based on the results of periodic health checks (Listening to findings of doctors etc)	Obligation	(Physician's diagnosis)
	Certain diseases etc. that may interfere with driving of cars (Brain, heart disease, etc.) due to apparent omen and subjective symptoms Understanding diseases	Obligation	Drivers' day-to-day health support service Use the service during roll calls
	Screening test for major diseases (A thorough medical checkup, SAS screening test, electrocardiogram)	Recommended	Simple SAS check based on checking of sleeping state * Formal diagnosis requires separate screening.
	Grasp other diseases etc. (hypertension, arrhythmia, digestive system diseases (With loss of consciousness), diabetes, allergic diseases)	Recommended	Drivers' day-to-day health support service Use the service during roll calls
Decide measures for safe medical conditions for work	Determination of employment measures	Obligation	(Physician's diagnosis)
	Improvement guidance by doctors etc.	Obligation	(Health guidance from a physician or other professionals)
	Driver's health management (Improvement of health management environment, organization of health information, call record register etc.)	Recommended	Drivers' day-to-day health support service Continuously grasp state of health Use the service during roll calls
Make decisions on driving during roll call prior to starting work (Compare normal state of health to overall length and subjective symptoms related to brain and heart diseases)	Obligation	Promote drivers' health and lifestyle improvements Give advice on operations management	
Support and secure health improvements and management Improve lifestyle habits such as nutrition and diet, physical activity and exercise, rest, drinking alcohol, and smoking	-	Education support services e-learning Use health management support training	

## Driving Diagnosis Service Using an Automated Video Analysis Program

### Products & Service

Commercially available drive recorders include an event recording function and a constant recording function. Both functions have limitations in terms of educating drivers to avoid head-on collisions, which account for 25% of all road traffic accidents.\*

In response, Sompo Japan Nipponkoa and Sompo Risk Management Inc. have developed a service that focuses on intersections, automatically analyzing videos recorded using the constant recording function, and extracting incidences of failing to stop at a yellow or red light and failing to stop at stop signs, and that provides a guidance report.

\* Source: "Circumstances Surrounding Traffic Accidents in 2017", Traffic Bureau, National Police Agency.

## Outline of Services (in Japanese)

Item	Details
(1) Video analysis service	Automatically extracts videos of dangerous driving from submitted recording media and creates teaching materials that describe the correct way to drive and pinpoint areas for guidance, as well as an analysis report.
(2) <Option> Responsible driving seminars	Seminars for drivers given by experts using extracted videos. The seminars use actual records to provide a sense of realism and encourage interactive discussion.
(3) <Option> Effectiveness verification consulting	Changes in accident incidence rates are checked several months after (1) the video analysis service or (2) a responsible driving seminar, and advice is provided to prevent accidents, including effectiveness verifications.

## Insurance for Automated Driving Pilot Tests to Support Technical Developments

Numerous driving automation demonstrations and pilot tests on public roads have been conducted both within Japan and abroad, and technological innovation for practical use and to encourage adoption is underway around the world. In Japan, a Public-Private ITS Initiative/ Roadmaps 2016 has been formulated. As research and development is accelerating, the National Policy Agency issued in May 2016 the guidelines for testing automated driving systems on public roads that require the securing of proper ability to compensate.

To respond to various risks relating to pilot tests, Sompo Japan Nipponkoa offers an automated driving insurance (tailor-made for pilot tests) using the insurance design know-how they have accumulated so far. It is an insurance policy exclusive to companies involved in automated driving demonstrations and pilot tests, to support their research and development that links to a safe and secure automobile society.

The insurance product incorporates automated driving insurance for safety that comprehensively compensates for various risks relating to automated driving, risk consulting that supports security using Sompo Risk Management's know-how, and a dedicated service that supports the realization of pleasant automated driving by analyzing Sompo Japan Nipponkoa's driving data.

### <Participation in Automated Driving Pilot Tests>

Sompo Japan Nipponkoa, participated as a cooperating company, in pilot tests held by JAPAN POST Co., Ltd. to realize the application of automatic driving vehicles to the field of logistics, and implemented risk assessment for safe automatic driving in March 2018.



Sato Director , Deputy President and Senior Managing Executive Officer (Sompo Japan Nipponkoa)



Ceremony for the automated driving pilot tests

## [Automobile Insurance] Launch of New Protection for Automated Driving Vehicles

### Products & Service

The introduction of automated driving technology is expected to impact society in a number of ways: Securing a means of travel for the elderly and for people in rural areas; eliminating the shortage of workers in the logistics industry; reducing traffic accidents; and alleviating traffic congestion. As a result, research and development is underway in Japan and abroad for the early implementation of such technology, and Japan has seen increasing automobiles fitted with automated driving technology\* and connected-cars.

The automated driving technology currently in practical use is a driving support technology that assumes a human driver is driving the vehicle, and that the driver assumes liability in principle for accidents. Because of this, the likelihood of a human driver not being liable for compensation for damage under the law is low at present, and in the majority of cases, it is possible to provide insurance payments using current bodily injury liability insurance and property damage liability insurance. However, due to diversified risks resulting from the high pace of recent technological developments and increase in cyber-attacks, Sompo Japan Nipponkoa anticipates cases in which it is unclear whether a human driver is liable for damages and cases that will take time to settle.

For such cases they have newly added an special endorsement of the injured (provided for all customers) that pays insurance payments even when there is no liability for compensation on the part of the human

driver, so as to continue to provide peace of mind to customers who use automobiles fitted with automated driving technology and connected-cars, and ensure prompt injured party relief and early amicable accident settlement.

They have revised their no-fault accident provision (provided for all customers of vehicle insurance) to ensure there is no impact on customers' ongoing automobile insurance policy rating as a result of accidents due to system defects or unauthorized access by a third party in which there is no negligence on the part of the customer.

- \* Vehicles in which the system simultaneously carries out multiple operations relating to the vehicle's accelerator, brakes, and steering wheel that have already been introduced onto the market by automobile manufacturers.

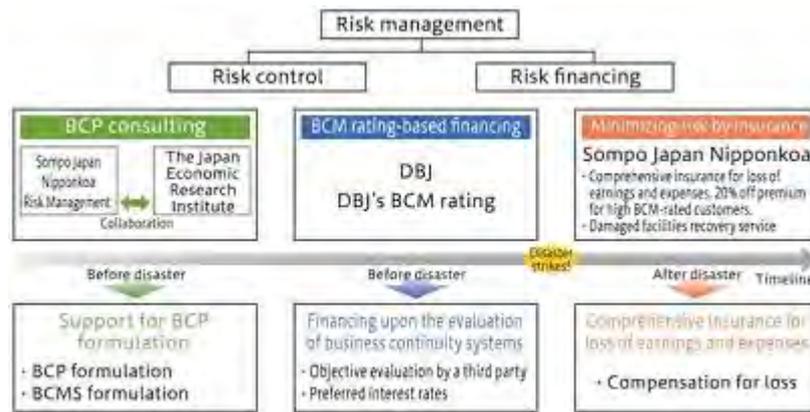
# Supporting the Disaster Preparedness for Customers

## Collaboration with Development Bank of Japan (DBJ)

### Products & Service

Sompo Japan Nipponkoa works with the Development Bank of Japan (DBJ) to support the disaster risk reduction measures of corporate clients.

This comprehensive financial service draws upon both the DBJ's accurate rating capabilities and non-life insurance and risk management expertise. Sompo Japan Nipponkoa offers an insurance service that covers loss of earnings and expenses in the event of operational suspension due to a natural disaster. Companies evaluated by the DBJ as having a high Business Continuity Management (BCM) rating, so called DBJ BCM rating, can receive 20% discount at a maximum on their insurance premium. Sompo Risk Management provides assistance service to DBJ clients who wish to bolster disaster risk countermeasures in their business continuity planning (BCP). We will continue to provide total financial solution services by exploring further opportunities for high-synergy collaboration projects with external partners.



## Volcanic Eruption Derivative and Related Estimating Method

### Products & Service

Sompo Japan Nipponkoa and Sompo Risk Management 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 indexes eruption-related information such as eruption warnings issued by the Japan Meteorological Agency, enabling business people to prepare for potential losses and costs in the event of an eruption.

Since the derivative promptly pays out a predetermined amount, it can be used by companies as working capital, and is also effective as a business continuity planning (BCP) strategy. The eruption probability estimation method developed by Sompo Risk Management takes the time lapse after an eruption into

account and calculates probability based on related global research into the probabilistic forecasting of volcanic eruptions. Sompo Japan Nipponkoa is also involved in the development of “Mt. Bandai Eruption Derivative” as well as “Mt. Zaou Eruption Derivative”, and plans to extend the eruption derivative to target other volcanoes in the future.

---

## Risk Assessment and Consulting Services for Natural Disasters

### Products & Service

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, 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.

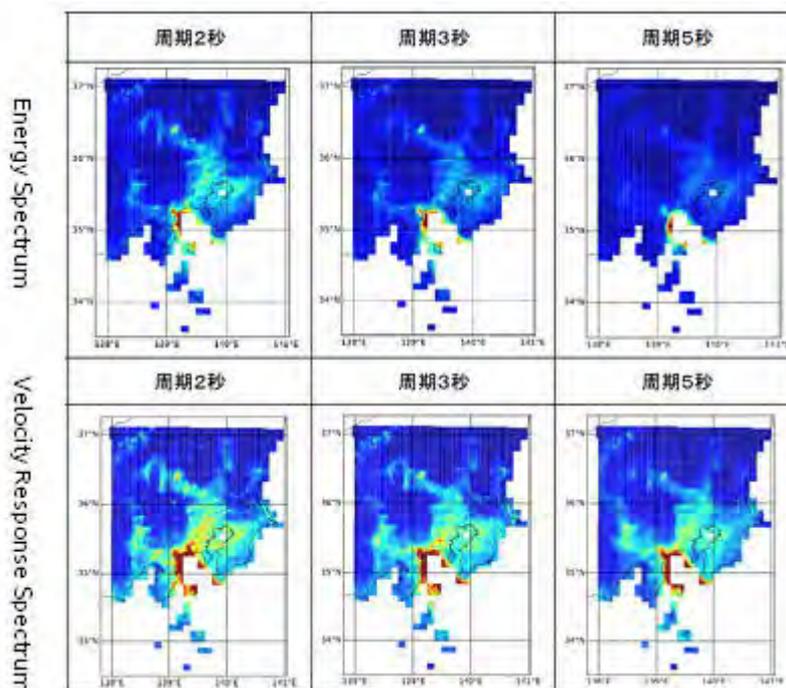
## Collaborative Research on Sophisticating the Evaluation of Long-Period Ground Motion Risks

### Products & Service

Sompo Risk Management aims to provide new insurance services and risk consulting services as countermeasures against earthquake risks, one of the major types of natural disaster, and has been researching and developing ways to evaluate such risks in Japan and throughout the world. In fiscal year 2017 they started collaborative research with the National Research Institute for Earth Science and Disaster Resilience and Kobori Research Complex Inc., aiming to improve the accuracy of long-period ground motion<sup>\*1</sup> risk evaluations. Long-period ground motion has attracted attention as the cause of damage to high-rise buildings and large-scale structures in plains and basins far from the epicenter, such as ceiling boards collapsing in skyscrapers in Osaka City during the Tohoku-Pacific Ocean Earthquake in 2011. Similar damage to high-rise buildings concentrated in the Kanto, Nobi, and Osaka plains is likely to occur in the event of a long-anticipated Nankai Trough or Sagami Trough earthquake, and in fiscal year 2007 the government started to investigate and research long-period ground motion. This research is mainly focused on sophisticating monetary risk evaluations of relevant damage to high-rise buildings, based on long-period ground motion generation and transmission simulations by the National Research Institute for Earth Science and Disaster Resilience and high-rise building response analysis by Kobori Research Complex.

Going forward, they will use the results of this research to develop insurance and derivative products and enhance risk consulting services, including business continuity planning (BCP), contributing to the creation of their customers' risk management systems.

\*1 Ground motion cycles for a period lasting approximately two seconds or more



Results of analysis of energy spectrum (VE) distribution and velocity response spectrum (SV) distribution, indicators of long-period ground motion (Sagami Trough Earthquake)

---

## Support for Corporate and Municipal BCP and Disaster Preparedness

### Products & Service

Seven years have passed since 2011 earthquake and tsunami, and companies are starting to review their Business Continuity Plans (BCP) or implementing disaster drills. To meet those customers' needs, Sompo Risk Management started the project targeting at each company's problem and made programs of study and training for the new person in charge of BCP in 2017.

Also, Sompo Risk Management has been continuously providing the support programs to further improve their Business Continuity Management Systems (BCMS), especially focused on raising awareness of top management, training employees responsible for risk management and building integrated network of departments and offices. Furthermore, they provide comprehensive consultations for establishing and improving the BCMS, as well as the support for ISO 22301 certification.

Local governments are undertaking various measures including strengthening disaster risk reduction and crisis management in order to prepare for outbreak of infection disease such as a new strain of influenza, storm and flood damage, huge and inland earthquake and tsunami such as the 2011 earthquake and tsunami. They also promote measures for effective management of evacuation centers, support for vulnerable citizens, medical and rescue services at a disaster.

Sompo Risk Management supports local governments to build resilient communities in various ways: Helping renewals of the Local Disaster Management Plans and establishment of BCPs; developing measurements for stranded survivors and related training; making documents on disaster response and lessons learned, and planning and researching for the Urban Renaissance Safety Security Plans in which local governments, corporations and citizens' organizations work together.

---

## Risk Management for Global Business Operations

### Products & Service

There are increasing number of Japanese companies who start to consider the business expansion in other countries given the severe price battle and shrink of the Japanese market due to the falling birth rate. It is expected that Japanese companies will further expand their businesses to not only Europe, emerging countries in Asia including China and ASEAN countries, but also Latin America and Africa.

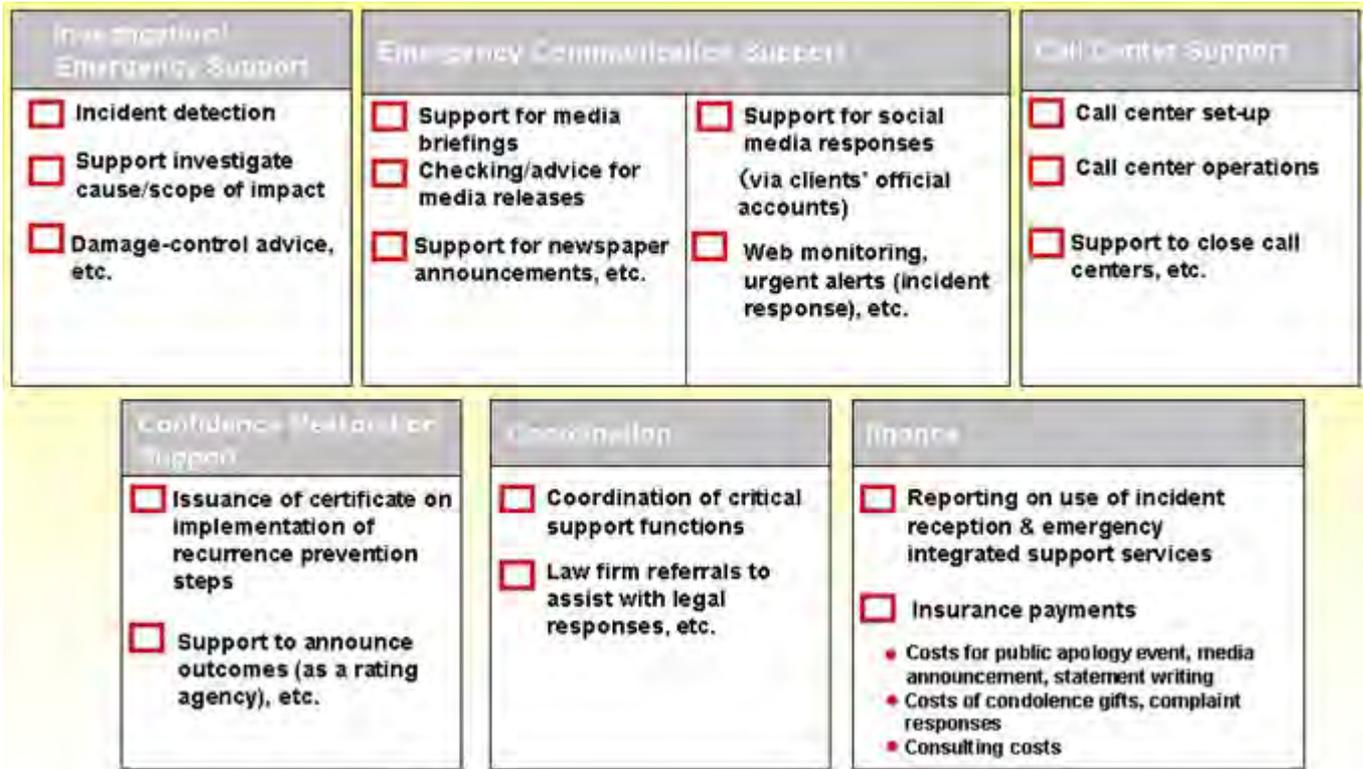
Sompo Risk Management has started to provide risk consulting service for business in other countries from November 2013. That includes research on local security, risk and compliance training for local staff, and support service for development of risk management system that includes assessment of local offices' risks to support the risk management activities of the Japanese companies that expand their businesses to the world. Sompo Risk Management strives to meet customer needs by providing comprehensive service menus for risk management for global business operations that cover the accidents as well as daily risk management.

# Cyber Insurance

## Products & Service

There has been an increase in insurance-related needs to deal with the risk of cyberattacks, along with a changing social environment, such as the launch of Japan’s national identification number system for individuals, amendments to the Act on Protection of Personal Information, and increased sophistication of cyberattacks.

Businesses play a key role in the economy, and in order to support their cybersecurity measures, Sompo Japan Nipponkoa offers Cyber Insurance with expanded coverage for the cost of investigating the causes of leaks as well as lost profits, caused by digital data corruption, information leaks, and disconnection of network. In the event of an information leak or other incident, it is crucial to minimize losses, so urgent responses are increasingly important: Rapid investigation of the source and causes, and efforts to control the extent of losses. They have tied up with specialized businesses that provide this kind of support, and offer services to support smooth business recovery for all Cyber Insurance policy holders.



Support functions during emergencies

# Cyberattacks Drills/Training Services

## Products & Service

In recent years, a series of new and more sophisticated cyberattacks has occurred, resulting in frequent information security incidents with various organizations, including corporations and public institutions. This

situation has led to a growing interest in information security risk, and efforts made to strengthen defenses against cyberattacks: the Basic Act on Cybersecurity was enacted in November 2014, and the Ministry of Economy, Trade and Industry of Japan (METI) enacted the Cybersecurity Management Guidelines with the Information-technology Promotion Agency, Japan (IPA) in December 2015. Some corporations have created a Computer Security Incident Response Team (CSIRT), and are also starting to hold trainings and develop manuals against cyberattacks.

Through a tie-up with LAC Co., a firm highly regarded for its information security solution services, Sampo Risk Management offers services such as drills aimed at countering cyberattacks and trainings to support capacity building, to help strengthen corporate information security systems. The role of responses to cyberattacks in a corporation or organization varies with the person’s position and with the organization. These services involve drills and training services appropriate for each role, and they have received positive feedback from our customers.

Key components of their service: drills / training against cyberattacks

Item	Description
<b>(1) Cyberattack simulation</b>	For top management, information security managers, and crisis management managers to check the sequence of responses to hypothetical scenarios of information security incidents..
<b>(2) Cyberattack simulation on computers</b>	Hands-on training in virtual (hypothetical) computer environment to identify the source of a cyberattack within it, deal with containment, coordinate inside and outside the company, and consider business continuity measures.
<b>(3) Training against a targeted e-mail attack</b>	Employees receive e-mail messages designed for training purpose and are trained to immunize themselves to a targeted e-mail attack.
<b>(4) Information security training courses</b>	Multiple courses available.

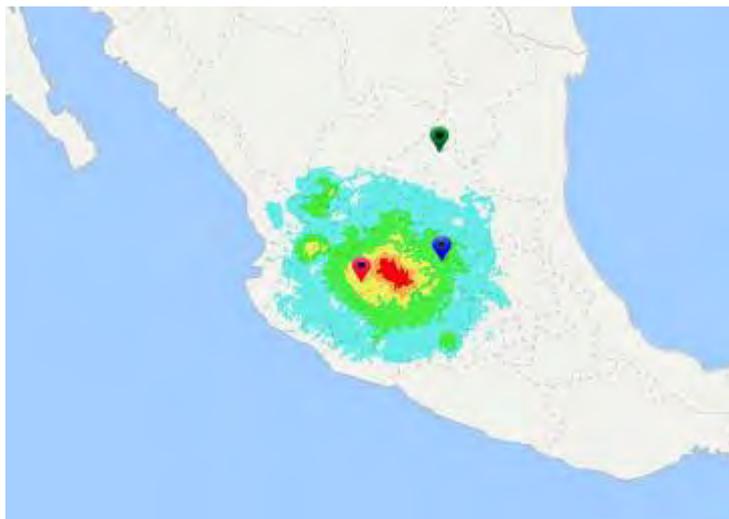
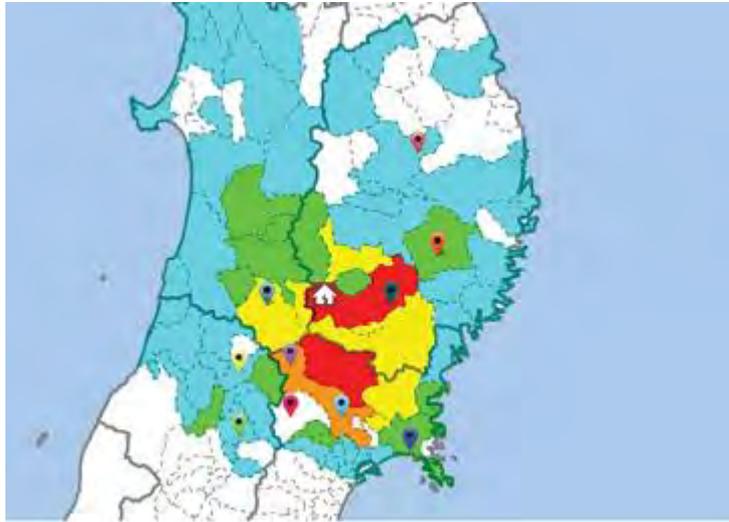
## New Risk Management Web-based System “ Sora One 2.0” for supporting BCP and Supply Chain Management

### Products & Service

In October 2016, Sampo Risk Management launched a new version of risk management web-based system, Sora One 2.0, which includes following five additional and enhanced features.

- ① Alert function for gathering worldwide risk information
- ② Viewing function for mapping natural disasters information
- ③ Risk comparison function on the designated location
- ④ Linking with “Sampo Japan Nipponkoa Global Intelligence”
- ⑤ Editing function on electronic cabinet for users

From November 2017, they also added a function of “New Earthquake alert (for domestic)” utilizing information provided by Japan Meteorological Agency and a function to view a list of factories and suppliers which will be affected by disasters and terrorism when SORA alert. These additional functions enable users to activate their business continuity planning and supply chain management.



Images of the new function

---

## Bosai JAPAN-DA Project to Raise Disaster Awareness

### Partnerships

Insurance being one of our core businesses, Sompo Japan Nipponkoa regard raising public awareness of disasters as important. In the Bosai JAPAN-DA Project, they 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.

As of March 2018 these events have been held 151 times across Japan attracting 24,489 people.

---

## Insurance Package as Online 'Flaming' Countermeasures

### Products & Service

There has been an increase in online flaming incidents in recent years and the handling of such incidents has become a major issue for corporations and organizations, with more and more companies developing and enhancing online monitoring systems. If a company is unable to take an appropriate emergency response to a large-scale incident, despite detecting negative posts, the damage will continue to spread, ultimately affecting stock prices. In such cases it is extremely difficult to estimate the extent to which damage will spread, and the cost of recovery in the long-term could be exorbitant.

The insurance package includes an emergency response service that automatically starts when a flaming incident occurs (online flaming response service support and emergency media response support), and the expenses required for these responses are covered by the insurance package. Online flaming response support is provided by Eltes Co., Ltd., a company specializing in online risks, while emergency media response support is provided by Sompo Risk Management. Enrollment in this insurance assumes that web monitoring is already conducted by a specialist company, therefore Sompo Risk Management also provides web monitoring services. Through this product they will support corporate online flaming countermeasures.

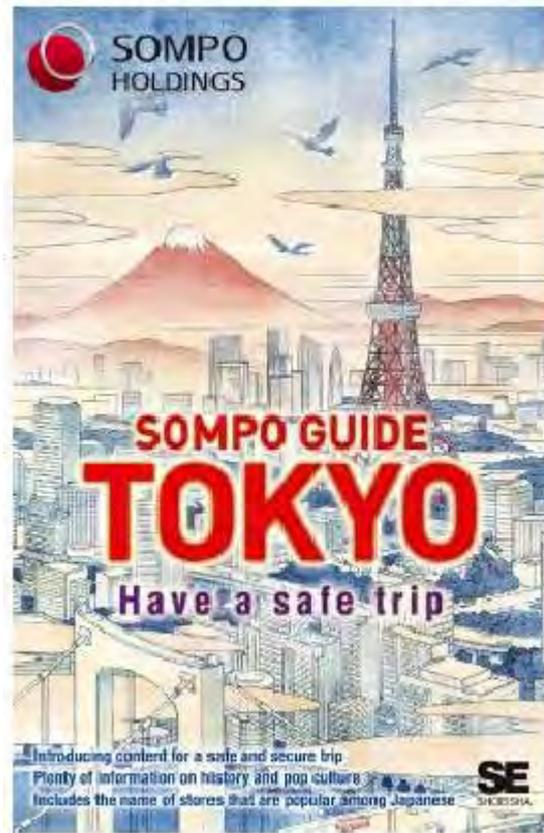
---

## Sompo Guide Tokyo: Travel Guide for Touring Japan with Confidence

### Products & Service

The Japanese government plans to increase the number of visitors from abroad to 40 million by 2020, and the number of inbound tourists is expected to increase. Meanwhile, tourists have a number of concerns, including inadequate communications infrastructure and services, anxieties about Japanese culture and communication with Japanese people, and a lack of information on how to resolve problems encountered with traveling around the country.

Sompo Holdings has released Sompo Guide Tokyo, a travel guide for international visitors to Japan designed to highlight the attractive aspects of Japan to a global audience while providing peace of mind to tourists that visit Japan. Through the travel guide we aim to provide a greater sense of safety, beyond insurance, to tourists.



---

## For Resilient Risk Management — Anshin Hoshō Package to Companies that Grant Privacy Marks

### Products & Service

Incidences of damage from cyberattacks have been steadily increasing. The damage resulting from companies leaking information is also expanding as information databases get bigger and bigger due to technological innovation and the sophisticated telecommunications. January 2016 launch of Japan's national identification number system for individuals and the increasing popularity of IoT products are expected to further raise the risk of information leaks at companies.

Against this background, the revised version of the Personal Information Protection Act, which came into full force on May 30, 2017, changed the definition of entities handling personal information, resulting in virtually all businesses being subject to the law, and making risk management even more crucial to businesses.

Sompo Japan Nipponkoa launched a cyber insurance product in October 2015 as a non-life insurance policy that covers such risks. With the aim of contributing to further improving the level of information security at companies in Japan by promoting the spread of the privacy mark system, Sompo Japan Nipponkoa signed the industry's first comprehensive agreement with Japan Information Processing Development Center (JIPDEC), and on March 18, 2017 started offering a special cyber insurance product, Anshin Hoshō Package, to organizations that grant privacy marks.

---

## Japan's First Insurance Policy that Covers the Cost of Responding to Online Flaming

### Products & Service

With the spread of the internet and smartphones it has become much easier to transmit information to an unspecified number of people, and so-called “flaming” incidents, in which a deluge of negative comments are made on social media and the like, have been increasing year-on-year. Countermeasures to such flaming are now an issue for companies. Flaming is caused by any number of reasons and preventing flaming in advance is thought to be extremely difficult as social media becomes more and more popular. Against this backdrop, Sompo Japan Nipponkoa has launched an insurance policy that covers the cost of responding to online flaming, the first of its kind in Japan to cover expenses necessary to quickly and properly respond to minimize the damage caused by flaming incidents.

---

## Results of Survey on Disaster Preparedness

### Products & Service

In March 2018, seven years after the 2011 earthquake and tsunami, Sompo Japan Nipponkoa published the results of a survey on disaster preparedness.

#### <Outline of Survey>

Survey period: February 6 – February 7, 2018

Method: Internet (PC/ mobile sites)

Target area: Japan

Target: Men/women aged 20-69

No. of valid responses: 1,107 (men: 723, women:384)

#### <Points to note from survey>

1. Almost 70% of respondents answered that “Awareness of disaster prevention has increased after the 2011 earthquake and tsunami.”
2. More than half of respondents have not decided how to confirm the safety of family members in the event of a disaster
3. More than half of respondents have not decided a place to meet family/evacuation shelter in the event of a disaster
4. Just over 40% of respondents are not doing anything to prepare for a disaster

Many Local governments publish hazard map and Disaster prevention map in their websites. In these maps, it is written the degree of the influence of the disaster such as earthquake, tsunami, flood, landslide disaster, and where to evacuate. It is necessary to investigate disaster risks at home, work place, school in advance.

It is important not only to rely on “public assistance” by public institutions but also to think about “self-help” that protects themselves, and “mutual assistance” to help each other in the region.

## Initiatives to Prevent Maritime Ship Accidents

### Products & Service

Sompo Japan Nipponkoa is promoting initiatives to prevent ship maritime accidents, in addition to responding to ship insurance accidents, their core business. Ship accidents are linked to serious marine pollution from oil spills to accidents involving the lives of multinational crew members. In collaboration with shipping companies and ship management companies, they hold loss prevention seminars in Singapore, Manila and Thailand to raise awareness among ship managers and crew members from other countries.

In 2016 in collaboration with specialized institutions from around the world they started issuing “SOMPO Alarm Whistle (SAW)” and “Marine Engine Newsletter” which are circulars concerning accident prevention based on our accident response know-how, and they offer warnings to sailors around the world as their unique “risk information that reaches the oceans.”



**SOMPO Alarm Whistle**  
VOL. 2  
August, 2016 Page 1

**TITLE: Suez Canal Expansion - Incident Records & Measures for Loss Prevention**

**[Contents]**

- **Introduction - Suez Canal Expansion**
- **Incident Records - Outline of Incidents & Geographic Analysis**
- **Measures to be taken by Master**

**● Introduction - Suez Canal Expansion**

The Suez Canal is a major waterway in Egypt connecting the Mediterranean Sea to the Red Sea that allows vessels to travel between Europe South Asia without navigating around The Cape of Good Hope. The enlarged capacity enables vessels to sail in both directions at the same time over much of the canal's length. Furthermore, much of the canal was only one shipping lane wide, with limited under-basins for passing. According to Egyptian officials this is expected to increase the capacity of the Suez Canal from 49 to 97 ships a day by 2023. Nevertheless, H&M underwriter saw a number of incidents after this expansion.

**● Incident Records - Outline of Incidents**

<p><b>● INCIDENT 1</b></p> <p><b>DATE :</b> ● March, 2016</p> <p><b>OUTLINE :</b> The vessel (Bulk Carrier, 181,000 DWT) was transiting the Suez Canal under the control of pilot While the pilot tried to alter her course to 109 degrees from 143 degrees, the vessel touched her bottom.</p> <p><b>LOSS :</b> Over 140M T of steel rebar required in Dry Dock over 40 days of Off hire (6: Under Water Temporary Repair : 10 days, for Permanent Repair 30 days)</p>	<p><b>● INCIDENT 2</b></p> <p><b>DATE :</b> ● February, 2016</p> <p><b>OUTLINE :</b> According to the local information, the vessel (Bulk Carrier, 110,000 DWT) was grounded at km 63-69 of Suez Canal, the cause of which may be due to pilot's mistake.</p> <p><b>LOSS :</b> UNKNOWN</p>
<p><b>● INCIDENT 3</b></p> <p><b>DATE :</b> ● May, 2016</p> <p><b>OUTLINE :</b> The vessel (Bulk Carrier, 181,000 DWT) experienced bottom touch incident under the same situation at the same location as incident 1.</p> <p><b>LOSS :</b> Almost the same as incident 1.</p>	<p><b>● INCIDENT 4</b></p> <p><b>DATE :</b> ● July, 2016</p> <p><b>OUTLINE :</b> According to the Flag's Casualty Report, the vessel (Container ship, 117,000 DWT) ran ground at km 133-136 of Suez Canal.</p> <p><b>LOSS :</b> UNKNOWN</p>

Issued From: Cairo Erc, Master: Cairo Dept

# Providing the Highest Possible Quality of Service

---

## Initiatives for Building Theme Park for the Security, Health, and Wellbeing of Customers

### Products & Service

Our Group upholds the following 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.” The Group has also stipulated in its Group Basic Management Policies that: “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.”

The Group Vision also states that “Our goal is to always be the best customer service provider both at home and abroad.” In line with these policies, we are implementing various initiatives to improve customer satisfaction by incorporating customer feedback into our products and services.

---

## System to Utilize the Voice of Customer (VOC)

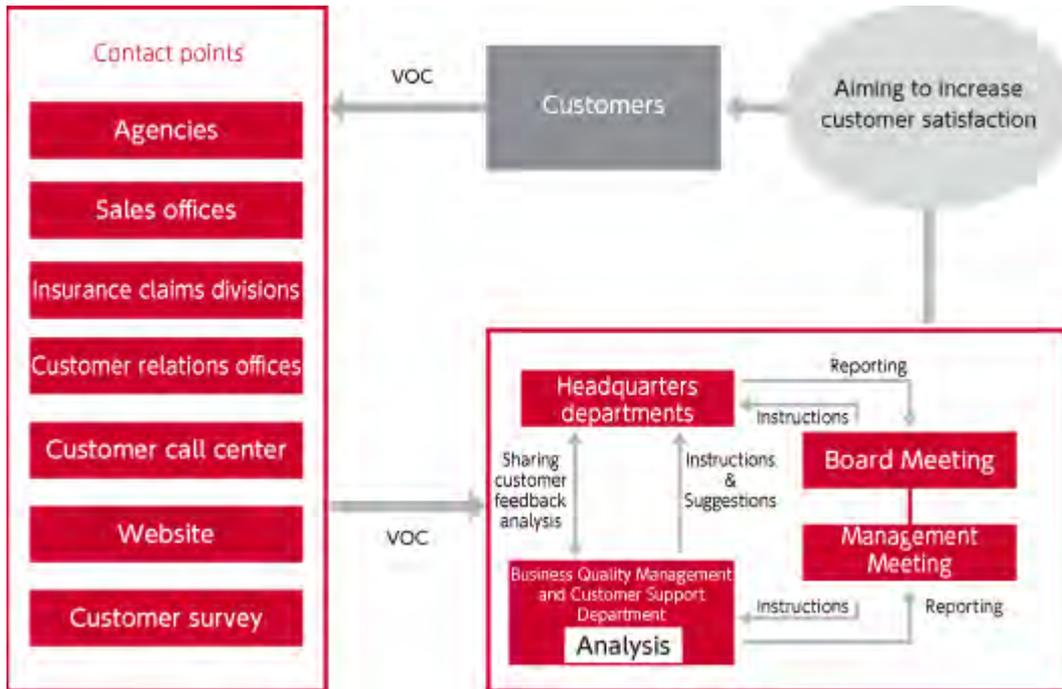
### Products & Service

Sompo Japan Nipponkoa receives appreciation, gratitude, inquiries, opinions, requests, complaints, and other types of customer feedback via their sales offices, agencies, insurance claims department, customer relations office and customer call centers. They value customer feedback and respond with them promptly and appropriately.

They also analyze it to identify issues and needs, which they then address in order to improve their products, services, and operations.

To incorporate their customer feedback into their management, They established a dedicated Business Quality Management Department. The Department is responsible for analyzing the background and causal factors of customer complaints. It then shares with relevant head office departments any information on customer complaints relating to insurance product development, sales, and claims payment. For particularly critical complaints, the department submits suggestions or instructions for preventive and/or quality improvement measures to the relevant head office departments.

Furthermore, these initiatives and improvement are periodically reported to various management meetings including Business Quality / Compliance Committee to further discuss various issues.



## Voice of Customer (VOC) White Paper

### Partnerships

Sompo Japan Nipponkoa has published Voice of Customer (VOC) White Paper from fiscal year 2007 to utilize every customer feedback including appreciation, gratitude, inquiries, opinions, requests, and complaints. The White Paper explains the initiatives to utilize the VOC into management and how they highly value these feedbacks. Their employees and agencies are accepting VOC with sincerity and will contribute to society through providing highest quality products and services to support “security, health, and wellbeing” of their customers.

▶ [White Paper on Customer Feedback \(In Japanese\)](#) 📄



## Analysis Service of Customer Risk and Insurance Clause

### Products & Service

There are many customers who feel concern on the appropriate degree of insurance preparation of the daily life. To meet the customers' needs, our Group provides free service of analyzing and explaining the customers' total insurance coverage and their risks to contribute to the wellbeing of our customers. We provide this service through tools such as booklet and mobile device apps.



Tools that introduces customers' potential risk and insurance Coverage (In Japanese)

---

## Customer Satisfaction of Insurance Claims Service

### Products & Service

Sompo Japan Nipponkoa is striving to provide a swift and qualified claim service and an added value that meets the needs of each customer to be the most reliable service provider, recognizing that each claim services shall embody each insurance. It has the following basic concept. “For customers who have just encountered accidents, we would provide an added value that let them feel relieved by quick responses and providing the prospects of returning to their dairy lives,” and “For customers in progress of insurance claim service, we would give simple procedure and relief to end the accidents quickly and smoothly.”

It established the SC Credo <sup>\*1</sup>, the code of conduct for the insurance claim departments in December 2011. Every staff at the department is giving highly qualified and truly sincere service based on the Credo to let all the customers feel relieved.

In December 2017, the contest named “Credo Grand Prix” was held with the aim for the claims department staff to compete with each to enhance their skill of responding to customers by role playing presentations. Approximately all 11,000 staffs at the claims department participated in the contest striving to strengthen professional skills such as 'response capabilities' and 'tele-communication' through initiatives aimed at this event and also through daily customer response.

Since November 2015, their call centers which operate 24 hours every day started to receive insurance claims in five languages to improve their claim service. By the end of April 2018, the language was expanded to 15 languages <sup>\*2</sup> as the industry largest, and also able to respond to foreign customers who need interpreters.

Going forward, to provide customers with relief, they will strengthen efforts in swift responses and understandable explanation with collaboration with insurance agents who are the most familiar with their customers.

\*1 Targeting insurance claims department staff, the SC Credo contains guiding principles for everyday judgment, decision-making and action. It highlights the importance of putting customers as the first priority and providing sincere service to every single customer.

\*2 15 languages : English / Chinese / Spanish / Portuguese / Korean / Thai / Indonesian / Vietnamese / German / French / Italian / Russian / Tagalog / Nepali / Malay

---

## 24-hour Initial Response Service

### Products & Service

Initial response service is also available for customers who are involved in a road traffic accident out of regular business hours. Specialist personnel are on hand to immediately contact the other involved party, an automobile repair shop, hospital, or tow truck operator, thus alleviating customer anxiety and providing relief.

In addition, interpreter service \* in 15 languages for customers who cannot speak Japanese, and accident acceptance / initial response by sign language interpretation service for people with disabilities are also being implemented.

\* Supported Language : English / Chinese / Spanish / Portuguese / Korean / Thai / Indonesian / Vietnamese / German / French / Italian / Russian / Tagalog / Nepali / Malay

---

## “My Page” Online Service Offering Functions Accessible 24 hours a Day

### Products & Service

In order to improve the user-friendliness for customers with regard to checking insurance products and various changing procedures, Sompo Japan Nipponkoa provides free online service of “My Page (in Japanese)” that is 24 hours/365 days accessible from smartphone and PC. Through the registration of My Page membership, the customers are able to check their insurance agreements, current status of accident response for car insurance and personal accident insurance, and procedures of address change and insurance change for 24 hours/365 days. Furthermore, the mail delivery system is prepared for customers without insurance agreement.



## Service Quality Improvements by Enhancing Accident Response on Holidays

### Products & Service

Following the rise in the employment rate among the working-age population thanks to the empowerment of women and the increase in double income earning households, customers increasingly want to consult with insurance companies on holidays as well as on weekdays open hours of insurance companies. In addition to a initial response such as accepting accident reports and arranging medical treatment 24 hours a day, 365 days a year, Sompo Japan Nipponkoa has set up a “holiday assistance”<sup>\*</sup> center that responds to inquiries relating to road traffic accidents they are currently responding to and makes various arrangements (service enhancement).

\* In response to requests from customers to be able to consult with specialists on holidays and to resolve accidents as soon as possible, they have arranged for approximately 50 experienced experts in three locations (Tokyo, Osaka, Hokkaido) to be available to respond to customers on holidays.

## Examples of Customer Requests

Examples of Customer Requests
I was contacted by the other party involved in the accident and I want the insurance company to contact them.
I went to a hospital close to my workplace on a weekend but I want to change to another hospital and undergo a more detailed examination.
I want to know how to fill out paperwork relating to insurance claims.

# Using Digital Technology

---

## Japan's First Telematics Insurance Utilizing Smartphones — Automobile Insurance Discount Up to 20% for Safe Drivers

### Products & Service

Telematics insurance, while fairly standard in Europe and the US, has yet to be proactively developed as a product in Japan due to the establishment of a grading system in which applicable grades and insurance premiums change according to whether the insured party has been involved in an accident. However, thanks to recent digital technology innovations and discussion at Japan's Ministry of Land, Infrastructure, Transport and Tourism advisory committee in 2014, research into the effective application of telematics technology is moving forward in Japan.

In recent years the number of young people who own a car has fallen as use of rental and car sharing services has become more widespread. Insurance premiums for first time policyholders do not take safe driving records into account and tend to be high, and this cost is cited as one reason for not owning a vehicle.

To overcome this situation, Sompo Japan Nipponkoa has been engaged in research and development from the perspective of reducing insurance premiums for drivers who drive safely using telematics technology, offering a Smiling Road<sup>\*1</sup> and Portable Smiling Road, Driving which are safe driving support services that use telematics.

The correlation between driving characteristics of the driver and the likelihood of an accident has become clear as a result of research and analysis into the enormous volume of big data obtained via Portable Smiling Road, using the telematics technology know-how accumulated by providing these services. It became the first insurance company in Japan to develop a telematics insurance product that offers up to a 20% discount on insurance premiums<sup>\*2</sup> according to the results of driving diagnosis. The introduction of an insurance premium discount based on the degree of safe driving enables us to offer customers more reasonable insurance premiums and to further encourage safe driving and support the creation of an accident-free society.

\*1 Service for companies that supports safe driving using a dedicated drive recorder.

\*2 Targets insurance premiums for new Sompo Japan Nipponkoa policy contracts with new vehicle owners who have not previously taken out a policy.

## New Automobile Insurance Using Internet-of-Things (IoT) for Safer and More Enjoyable Driving

### Products & Service

Saison Automobile and Fire Insurance took on board customer feedback from market research and launched a project that creates new values such as “visible,” “touchable,” “enjoyable driving,” and “accident prevention” that were previously lacking from the automobile insurance. As the first step, the company started offering ALSOK Reliable Accident Site Support Service in April 2016.

Having defined customer contact necessary to provide such values as “new enrollment experience for automobile insurance,” “enjoyable driving,” “reliable support at accident sites,” the company started offering new services that support day-to-day safe driving for contracts effected from July 2017 while enhancing the ALSOK\* Reliable Accident Site Support Service.

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

## Providing High Quality Services and Improving Work Efficiency by Utilizing Digital Technology

### Products & Service

FRESHHOUSE strive to improve customer evacuation by offering high-quality housing renovation services, using wearable devices (smart glasses) for fire insurance accident investigations and utilization of drone for building diagnosis.

Investigations into fire insurance accidents using wearable devices (from October 2016)	Expansion into all sales offices in 2017 in order to homogenize service quality and speed up payment of fire insurance accidents
Building diagnosis utilizing drone (from May 2018)	Realization of high-precision building diagnosis in a short time for places which is difficult to confirm from the ground

---

## Expanded Use of Drones — First in Industry to Acquire Flight Authorization Nationwide from Japan's Ministry

### Products & Service

Sompo Japan Nipponkoa has prepared a safe operational system internally for using drones, and is the first insurer to obtain a general license to fly drones anywhere in Japan without the need to apply for permission each time from the Ministry of Land, Infrastructure, Transport and Tourism. They aim to get a quicker and more accurate grasp of the extent of damage immediately after accidents or disasters and to pay insurance proceeds more quickly.

In August 2016 they were asked by Kumamoto Prefecture to assist in searching for missing people after the Kumamoto earthquakes.

In 2017, collaborating with Shinjuku ward, in the heart of Tokyo, they have conducted a demonstration experiment related to leader evacuation using drone several times.

Fuethermore, in May 2018, they assisted the search victims in mountain based on the request from Niigata Prefecture. The Group is utilizing advanced technology possessed by Sompo Japan Nipponkoa in various fields not only for payment purpose of insurance payment but also for social contribution concerning disaster.

---

## Paperless Processing for Insurance Policy Applications — Using ICT to Shorten Approval Procedures to Two Days

### Products & Service

On July 19, 2016 Sompo Japan Nipponkoa Himawari Life started accepting paperless applications for insurance policies via tablets as the first step towards reforming operations using ICT (nicknamed: Himawari Mobile Navi). Himawari Mobile Navi allows application details to be checked and notices to be input hassle-free via screens on mobile devices, enabling application procedures to be completed with just one digital signature.

The results of medical assessments relating to health status conducted using automated assessment functions are instantly displayed on screen, and contracts can take effect the following day at the earliest. The service is extremely popular with customers, and by May 2018 more than 60% of all applications for target policies were completed via Himawari Mobile Navi.

Going forward, they aim to be the most innovative insurance company in Japan, using advanced ICT technology to provide new services focusing on health as well as for insurance procedures, and offering optimal value to all their customers.



---

## Data Science Bootcamp — HR Institute to Provide Training in Big Data and AI

### Partnerships

Sompo Holdings will set up a Data Institute, a training institute, in the first half of fiscal year 2017 in collaboration with G's ACADEMY TOKYO, an engineering training school operated by Digital Hollywood, in an effort to quickly unearth and develop talent responsible for future digital strategies within the Group. As a preliminary offering, we ran a Data Science Bootcamp course providing specialized training for data scientists in April 2017.

<Outline of the Data Institute>

- The Data Institute provides comprehensive interdisciplinary training for data scientists and all persons working with data at our Group.
- In the future, there are plans to offer a wide range of programs, including Data Science Bootcamps for experienced professionals, workshops for our employees, internships for students, and research programs for human resources development through joint research with universities and research institutions.
- The aim is to be a pioneer in developing human resources in Japan with the skills to use big data including data science and AI, and to contribute to making Japanese companies more competitive in these areas.

---

## Introduced the IBM Watson Explorer for Insurance and Benefit Payment Services

### Products & Service

Sompo Japan Nipponkoa Himawari Life aims to be the most innovative life insurance company in Japan by providing unprecedented new value, and to transform itself into a health support enterprise that assists customers in improving their health and wellbeing.

As the first step towards such transformation, in March 2017, with support from IBM Japan, Sompo Japan Nipponkoa Himawari Life completed demonstrations for the introduction of IBM® Watson Explorer and began full-scale utilization of payment for insurance proceeds from February 2018. By introducing Watson, about 40% of the double checks that more than two people have done so far become possible to check with one person, and payment for insurance and benefit are expected to be shortened about 1 day by substituting AI judgment and support functions for some processes in payment assessment. They aim to realize optimal procedures for claim according to customer's needs by combining partnerships with medical institutions that utilize ICT, and paperless claims processing schemes.

---

## Safe Driving Support Service “DRIVING!” for Individual Drivers (Especially Seniors)

### Products & Service

While the number of road traffic accidents has continued to fall in recent years following improvements in the safety performance of automobiles, the accident rate among both elderly and young drivers remains high, and it is essential for drivers themselves to take safety measures.

Sompo Japan Nipponkoa believes their mission as a P&C insurance company is to provide peace of mind for inexperienced drivers and those who feel uneasy when driving, the elderly and their families. In March 2017 they began to offer a telematics-based service that uses a drive recorder (DRIVING! Living with a Car, hereinafter, “DRIVING!”).

From January 2018, they started to offer this service as a rider for automobile insurance so that the service can be used at the same time as applying for automobile insurance, aiming to improve convenience for customers.

“DRIVING!” provides safety for drive by using drive recorder with safety driving support function and communication function. After driving, it supports self-maintenance of driving skills by safe driving diagnosis and visual function training.

Also, in the event of an accident, they provide "accident reporting function" utilizing impact detection and "accident site rushing service" cooperating with ALSOK, which is the first in the domestic major P&C insurance company, supporting total safe car life.

Sompo Japan Nipponkoa will continue to utilize digital technology to provide further safety and security to all drivers and aim to help realize "a society without accidents".

---

## Disaster Response Test in Skyscraper-Dense Area Utilizing Drones

### Products & Service

Central urban areas and surrounding residential areas, as exemplified by the Shinjuku Station Area, are strongly urged to take steps to respond swiftly to a disaster immediately after it occurs, ensure business continuity, and recover from the disaster, in addition to measures for disaster preparedness and resilience.

Since 2007, the Council for Measures to Reduce Disaster Risks in the Shinjuku Station Area, which Sompo Japan Nipponkoa and Sompo Risk Management are being members, continually work on community collaboration training mainly for large-scale earthquakes, working on improving regional disaster reduction literacy. Also the council formulated "Action Guidelines for Shinjuku Rule Practice" in June 2016, and business operators in the area cooperating with local headquarters follow the guideline in large-scale earthquake occur, aiming to minimize regional confusion by conducting activities according to their respective roles.

However, it was left as a big problem with information dissemination and information gathering, and smooth information sharing among stakeholders immediately after the occurrence of a disaster for smooth. Based on this background, in order to solve such problems by combining technologies, wisdom and resources accumulated and utilized in normal operations, they are working with Kogakuin University, which is a member of the Council for Measures to Reduce Disaster Risks in the Shinjuku Station Area, and Rikei Corporation and Shinjuku-ku for demonstration experiments using drone from 2016.

In December 2017, they carried out a demonstration experiment that newly incorporates the following points based on the tasks extracted in the demonstration experiment of last year.

- ① By making a connection via the Internet, they also made the communication network wider
- ② Shinjuku Central Park, which is supposed to be an evacuation site, was introduced in a real-time at Nishiguchi Local Headquarters (Kogakuin University) and Shinjuku Ward Office by introducing a TV conference system. In addition to grasp the safety of the evacuation site, appropriate instructions to the manager and information dissemination to people by voice were carried out.
- ③ This demonstration experiment is "participatory type demonstration experiment" that the attendance participate in the experiment while grasping the situation at the local headquarters. Experiments are planned to be carried out continuously while continuing application research on drone and wireless communication networks.



## Partnership with Silicon Valley (US) Research Institutions for Automotive AI and Robotics Research

### Products & Service

As digital technology surrounding automobiles rapidly progresses, Sompo Holdings needs to engage in cutting edge research and development in fields such as automobiles, artificial intelligence (AI), and robotics, aiming to create new and exciting customer experiences in insurance and related services. We are the first company in Japanese insurance industry to partner with Stanford University's research institute, CARS<sup>\*1</sup> and Comet Labs<sup>\*2</sup>, an incubator.

Through these research activities we strive to quickly grasp digitalization trends accelerating globally, to promote research and development for innovating products and services at each of our Group companies, and to offer customers further "security, health, and wellbeing."

\*1 CARS was established to invite competent personnel from educational institutions, automobile and IT industries, and government institutions to research the future of human-centered mobility and to understand how humans and machines work together.

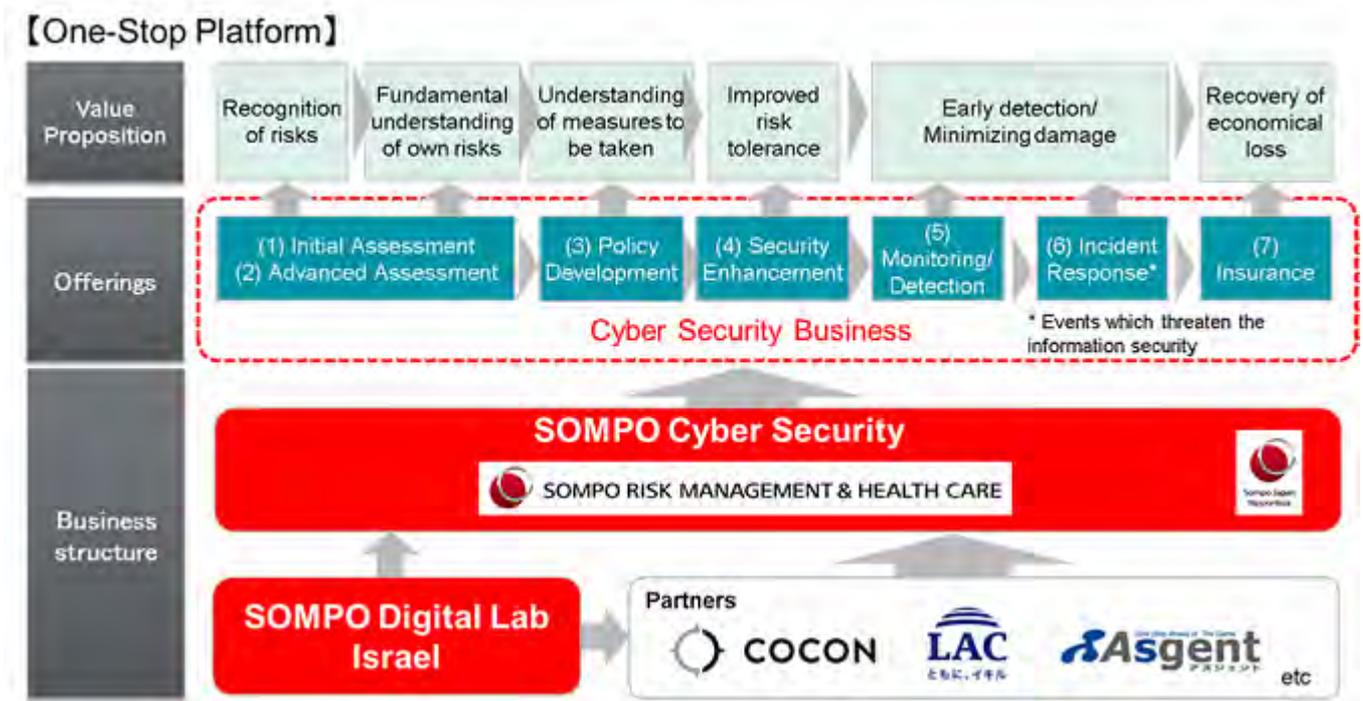
\*2 Comet Labs is a venture capital fund and startup platform to focus exclusively on AI and robotics technology.

## New Entry into the Cyber Security Business—Newly Established Sompo Digital Lab in Israel

### Partnerships

Sompo Risk Management has been developing its cyber security business since fiscal year 2017 to offer customized solutions, based on a full lineup of services as a group, to cyber security-related issues faced by businesses. These issues were identified through Sompo Japan Nipponkoa’s services of underwriting cyber security insurance.

They have built a “One-Stop Platform” that offers one-stop services described in (1) to (7) below to support customers’ cyber security in an integrated manner through collaboration with cyber security companies offering advanced services.



Furthermore, in an effort to continuously support customers with state-of-the-art technologies against ever-evolving cyber-attacks, Sompo Holdings has newly established the Sompo Digital Lab in Israel, following the establishment of sites in Tokyo and Silicon Valley in the United States as a base for collecting information and seeking new partners.

Going forward, 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.

# Health Promotion

## Nursing Care Support Services and Health and Life Support Services to Benefit Customers

### Products & Service

#### ●Nursing Care Support Services

Sompo Japan Nipponkoa Himawari Life offers services that support both the person requiring care and their family. The services are available to policyholders and insured parties enrolled in policies with riders for one-time payments for nursing care and their family members. The services include introductions to fee-based nursing homes, remodeling, and food delivery.

#### List of Nursing Care Support Services

Introduction to fee-based nursing homes	Special introductions to our Group's nursing care facilities around the country (excluding certain facilities) <sup>1)</sup>
Remodeling service	Remodeling homes to make them suitable for nursing care <sup>2)</sup>
Food delivery service	Home delivery of five varieties of meals planned by nutritionists taking into consideration salt content and calories <sup>3)</sup>

#### ●Health and life support service

This service aims not only to provide life insurance coverage but also to help customers lead healthy and fulfilling lives by preventing health risks. Available to policyholders, insured persons, and their family members, this extensive service includes the following 10-item menu: health and medical consultations; information on medical institutions; counseling service by doctors (reservation only); reservation and referral service for PET (Positron Emission Tomography) scans and complete medical checkups; referral service for postal examination; nursing care-related consultation service; homemaker referral service; life-related consultation service (reservation only); and security support referral service.

List of Health and Life Support Services

Health and medical consultations	Telephone consultation service on health is available 24 hours
Information on medical institutions	Provides information on the nearest medical institutions, etc.
Counseling service by doctors (reservation only)	Telephone counseling service provided by doctors
Reservation and referral service for PET scans	Provides reservation and referral service among partnering medical institutions nationwide
Reservation and referral service for complete medical checkups	Provides reservation and referral service among partnering medical institutions nationwide
Referral service for postal examination	Introduces home medical test kit including for cancer
Nursing care-related consultation service	Consultation service for long-term care-related issues
Homemaker referral service	Introduces homemaker service providers
Life-related consultation service (reservation only)	Telephone consultation on public pension plan, tax related issues and legal issues
Security support referral service provided by ALSOK	Introduces security products including home security, management of vacant house, etc., and elderly support service provided by ALSOK

They strive to improve customer satisfaction and engage in closer dialogue with customers through these services.



---

## One-time Nursing Care Payment Rider for Nursing Care Level 1 or Above

### Products & Service

Sompo Japan Nipponkoa Himawari Life offers a one-time nursing care payment rider as an option for medical insurance (2014) and low cancellation refund type whole life insurance policies. This rider entitles customers certified as nursing care level 1 or above under the Japanese public nursing care insurance system to receive a one-time payment towards nursing care.

Approximately 6.4 million people were certified as requiring nursing care or support under the Japanese public nursing care insurance system as of the end of March 2018, a roughly 2.5-fold increase compared to when the system was first introduced in fiscal year 2000. The majority of those certified (4.6 million people or 72.5%) are certified as being level 1 and, while such people only have a minor need for nursing care, certain expenses such as the cost of remodeling and renovating housing are conceivable. As the number of people requiring nursing care is increasing rapidly, they are responding to the needs of a wider range of customers through products that guarantee assistance from nursing care level 1.

---

## Japan's First Insurance Dedicated to Encouraging People Requiring Care to Improve their Condition: Asu e no Chikara

### Products & Service

As Japan's population ages, the number of people certified as requiring assistance or care is increasing, along with the amount of insurance benefits being paid under the public long-term care insurance system. Consequently, steps to foster independence for the elderly to live their lives their own way and to reduce the degree of care or assistance are becoming increasingly important. Against this backdrop, Sompo Holdings conducted joint research with Aiaru Syougakutankihoken Corporation ("Aiaru") on how insurance products can contribute to preventative care, and Aiaru has developed Asu e no Chikara insurance that can help reduce the required level of assistance or care, promote independence, and curb care benefit payments made by the government. Going forward, the product will gradually be expanded to residents and users of Sompo Care, and we will contribute to encouraging independence and reducing the degree of care or assistance by utilizing insurance.

## Corporate Health Promotion: Support Services for Health and Productivity Management

### Products & Service

Japan's emergence as a "super-ageing" society has increased awareness of issues as its rapidly shrinking working population, rising healthcare costs due to lifestyle 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<sup>\*</sup> in fiscal year 2015, and since December 2015, companies are now required to conduct stress checks in offices that have 50 or more workers. In addition, in fiscal year 2017 the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi, in cooperation with insurers, jointly launched a system that recognizes large enterprises that practice excellent health management known as the Health and Productivity Management Organization Recognition Program – White 500, and expectations in health management are increasing.

Sompo Health Support Inc. provides comprehensive support for businesses and health insurance societies in implementing their health and work productivity management and Data Health Plans. After checking the initiatives relating to health management based on the Health Management Level Survey, solutions for creating the foundations of health management, identifying health issues, and for health guidance and mental measures are provided in line with situation surrounding initiatives.

\* The business plans designed to promote the health of policyholders after conducting analysis of various data including medical prescriptions.

Innovation for Wellbeing  
**SOMPOリスクマネジメント**

### 健康経営推進支援サービス

～コンサルティングからソリューションまで  
企業の健康経営をトータルでサポートします。～

当社がこれまで、メンタル・フィジカルに関するサービス提供の中で培ってきたノウハウをもち、健康経営の推進や推進づくりに必要のコンサルティングからシステムヘルス対策や健康経営の立派なソリューションまで、健康経営をPDCAの全ての場面でトータルでサポートいたします。

**健康経営とは?**

「健康経営」とは、従業員等の健康増進を戦略的視点で考え、具体的に実施することです。企業価値に結び、従業員への健康投資を行うことは、従業員の生産性や生産性の向上への促進効果も期待でき、結果的に業績向上や利益向上につながることも期待されます。

経営者視点では、健康経営に関する取り組みに関する指標として、2015年9月「健康経営指標」を2017年から「健康経営優良法人」認定基準に引き上げしています。

健康経営 数値の推移

健康経営 数値の推移

健康経営 数値の推移

### サービスメニュー一覧

健康経営推進に関するサービス		対応するサービス
1. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
2. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
3. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
4. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
5. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
6. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
7. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
8. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
9. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握
10. 健康経営 推進支援	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握	健康経営の現状把握 健康経営の現状把握 健康経営の現状把握

SOMPOリスクマネジメント株式会社 | 健康経営推進支援サービス

## Launch of Health Service Brand Linkx (Link Cross)

### Products & Service

Sompo Japan Nipponkoa Himawari Life seeks a health support enterprise that assists customers in improving their health as the natural evolution of a life insurance company. Striving to carry out this evolution, they launched their Linkx (pronounced “link cross”) brand of services, which they supply as a forerunner in providing new value. Linkx is a concept that helps customers to comfortably and enjoyably maintain good health and it will be developed into a health-related service that focuses on innovative health-centered products and apps.

●Linkx coins

In September 2016 they launched Linkx coins (pronounced “link cross coins”; official name: insurance for advanced medical treatment with organ transplantation medical treatment benefit), an online-only product that customers can enroll in for a monthly premium of 500 yen. The insurance product focuses on covering treatment that puts the greatest financial burden on the insured. If the insured receives care involving advanced medical treatment, Linkx coins will pay an advanced medical

treatment benefit and an advanced lump sum payment. If the insured undergoes a designated organ transplantation, it will pay an organ transplantation medical treatment benefit.

- Linkx app series

- Linkx siru

Linkx siru (pronounced “link cross siru”), launched in October 2016, 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.



Linkx siru screen

- Linkx Aruku

Linkx aruku (pronounced “link cross aruku”), launched in April 2017, 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.



Linkx aruku screen

Linkx reco (pronounced “link cross reco”), launched April 2017, 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.



Linkx reco screen

\* These apps are available for free to non-policyholders

## Launch of "Linkx: Protection for You and Your Family," Income Compensation Insurance to Support Health (First in the Industry)

### Products & Service

In April 2018 Sompo Japan Nipponkoa Himawari Life updated its income compensation insurance, Family Protection, a key product, to launch Linkx: Protection for You and Your Family.

This product features a "health challenge" system, which allows policyholders to lower their insurance premiums by measuring improvements in their health (stopping smoking, BMI, blood pressure) over a certain period from enrollment, and to receive the amount equivalent to the difference in the premiums paid from the

time of first enrollment in the form of a monetary reward for completing health challenges.

Customers want protection not only against death but also for protecting their lives if they find themselves unable to work for some reason. To meet this desire, it has increased the options available as added protection against incapacity. These options include: "incapacity rider" that pays customers an annuity if they are certified as having a grade 1 or grade 2 disability and entitled to receive basic disability pension as a guarantee in order to live and "seven major disease rider with mental disease protection" that, in addition to the provision for seven major diseases, allows customers to receive an annuity if corresponding to specific circumstances as a result of a mental illness recognized as a social issue.

Through such products, it will provide new value, Insurhealth, which combines a traditional insurance function with a healthcare function.

---

## Physical Healthcare Support to Help Prevent Lifestyle Diseases

### Products & Service

In line with the increased morbidity of lifestyle diseases such as diabetes, myocardial infarction, and cerebral apoplexy, the associated medical costs are climbing at a disturbing rate. Meanwhile, from April 2008, public health insurance providers have been required for ten years now to provide metabolic syndrome checkups as well as follow-up advice for cases specified by the national government.

From fiscal year 2015, the measures against health issues are becoming increasingly important for health insurance companies since they must develop and implement Data Health Plan to promote health of the insured based on the data including medical prescriptions.

With a nationwide network of health professionals made up of roughly 1,300 experienced health workers, nurses, and national registered dietitians, Sompo Health Support Inc. provides support to corporate employees mainly in the area as Japan's largest provider of the specified follow-up advice services. One study shows that approximately 39% of employees who received the follow-up advice improved to the point that they required no further guidance the following year.

The company also provides follow-up checkups to help prevent the severe diseases for people on medication and non-obese people facing risks related to blood pressure, glucose, lipid levels, and smoking. It also offers health advice visits for people aged between 65–74 aimed at lifestyle improvement and disease management. In all, it provides over 300,000 health support services annually to more than 500 health insurance associations and other organizations.

Sompo Health Support Inc. will continuously provide face-to-face health support that matches each customer's need, as well as original seminars and technical support on health to professionals nationwide to develop a framework that enables the provision of high quality services.

## Employee Assistance Program Services Contributing to “Healthy Companies”

### Products & Service

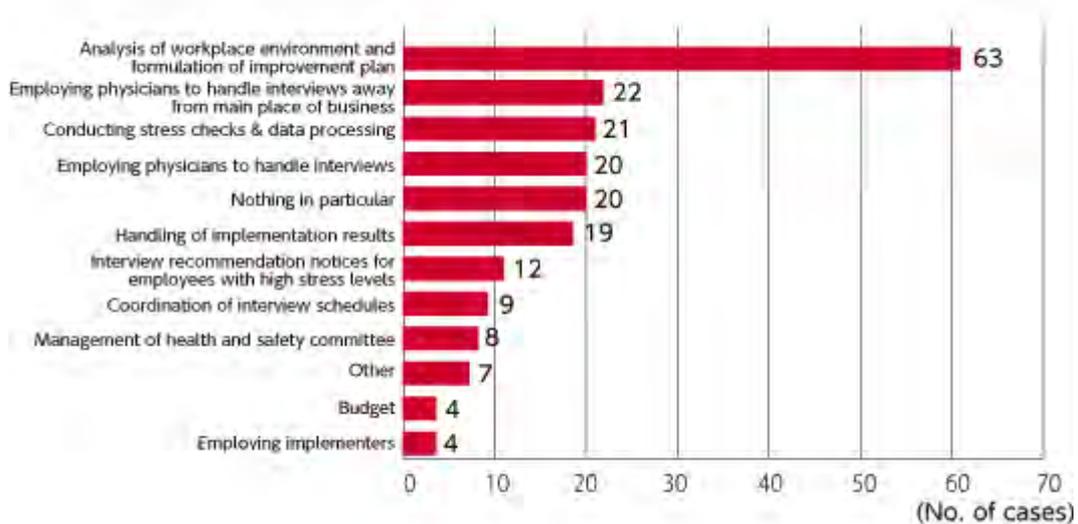
Companies have been obliged to conduct annual stress checks and to offer guidance in interviews since the stress check system was introduced by Japan's Ministry of Health, Labour and Welfare (MHLW) on December 1, 2015. At the same time, companies need to cooperate with management, human resource departments, occupational health staff and each department to improve the environment for individuals and organizations, based on information obtained from stress checks.

Sompo Health Support Inc. has offered services aimed at providing comprehensive solutions to corporate mental health challenges since April 2007. Among these, “LLax seed”, a stress check system compliant service, uses the brief job stress questionnaire recommended by MHLW, offering various services to many customers based on a wealth of know-how and practical experience, including the implementation of stress checks and organizational improvement measures.

Besides conventional mental health services such as counseling as the countermeasures at companies, Sompo Health Support Inc. offers different consulting services to resolve customer issues in various sectors: Support for the development of occupational health systems; support for those who are not mentally sound and those returning to work after a period of leave; and the employment of industrial physicians.

Sompo Health Support Inc. will continue to improve the service and strives to develop new services to contribute to the realization of “Healthy Companies” through its business.

#### Q1. Issues want to resolve



Source: Survey by Sompo Health Support Inc.

## Offering Comprehensive Consulting Services for Food Risk Security

### Products & Service

To support food companies in their efforts to secure food safety, Sompo Risk Management Inc. offers comprehensive consulting services for food risk. These services include assistance in addressing core risks (such as food safety control, sanitation management, food labeling, and food-related accident response (including online flaming response) and support for the development of halal business structure. Since fiscal year 2017, the company has also held seminars for food companies to comply with HACCP (Hazard Analysis and Critical Control Point) system which will be compulsorily introduced in the near future, and is planning to hold seminars in 5 major large Japanese cities in fiscal year 2018.



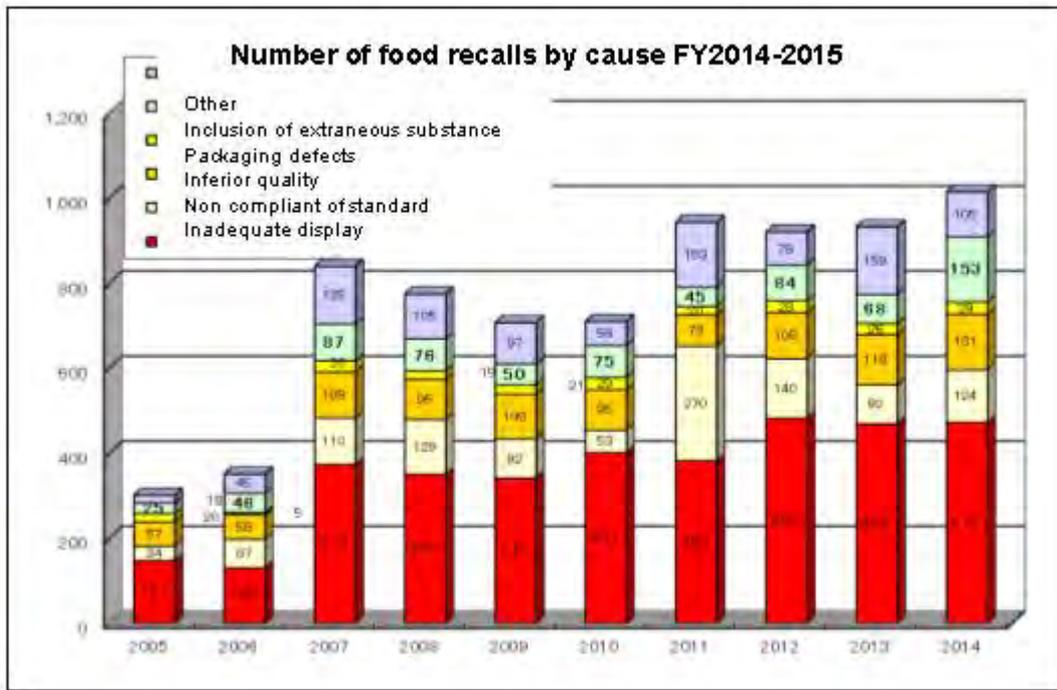
seminar

---

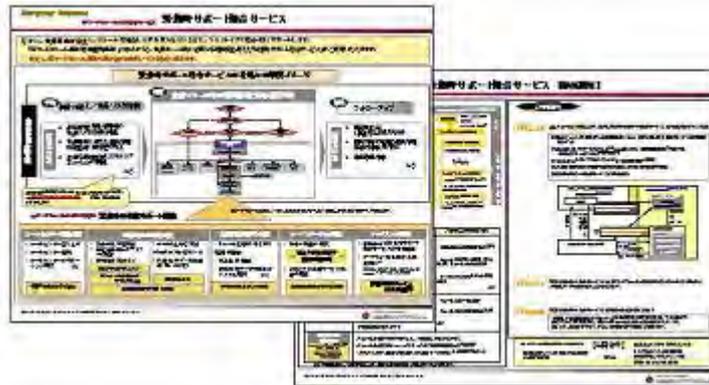
## Offering Comprehensive Support Services in Emergencies to Secure Food Safety and Consumer Trust

### Products & Service

While approximately 1,000 food recalls continue to occur every year, many food companies express concern about whether they can carry out food recalls quickly and properly in the event of an emergency requiring a food recall. In response, Sompo Risk Management Inc. developed a comprehensive emergency support service incidental to Sompo Japan Nipponkoa's food recall insurance, and started to offer one-stop support service in October 2011 that includes publication of information, the setting-up of a call center, and recall operations when emergencies occur.



Number of food recalls by cause



Service details available for customers (In Japanese)

# Supporting Japan, a Global Pioneer in Healthy Longevity

---

## Long-term Care Business: Supporting Japan as Global Pioneer in Healthy Longevity

### Products & Service

The Group made a full-fledged entry into the long-term care business by acquiring Watami no Kaigo Co. (now Sompo Care Next Inc.) in December 2015 and Message Co. (now Sompo Care Inc.) in March 2016. Through the process of integrating management of both companies, we conducted the merger of our group nursing care operating companies and got off to a start as Sompo Care Inc. in July 2018. Under the new organization, we aim 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.

We started to work towards integrating management of both companies with the aim of expediting the establishment of a system capable of accumulating know-how from both companies, thus returning group advantages to users and employees. As members of the Sompo Care Group, both companies maintain their existing brands under the motto for elderly customers based upon support for independence and ensuring their dignity, aiming to provide health care services of the highest quality.

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 management; streamlining of documentation and health record sharing procedures using electronic media; and the use of information communication technology (ICT) and digital technologies, such as sensors for patient monitoring. We are also focusing our attention to developing human resources, and in July 2017 we opened Sompo Care University, an institution that will take the lead in human resource development strategies centering on the concept of all employees being able to feel their growth. We also established Sompo Care FOOD LAB to plan and develop services on meals and nutrition in March 2018 for improvement of our service quality. Through these initiatives we will provide the highest quality healthcare services that further contribute to “security, health, and wellbeing.” We will also strive to provide employees with a satisfying and comfortable workplace and make Japan a prosperous aged society that sets an example for the world.

<b>Sompo Care</b>	<b>Facility Nursing Care Services</b>	Sompo Care operates 279 fee-based economy to mid-range nursing homes under its Sompo Care Sompo no le and Sompo Care La Vie Re brands. In addition, through the Sompo no le brand, the company manages 132 housing complexes for seniors that offer nursing care services to residents.
	<b>At-Home Nursing Care Services</b>	Sompo Care provides home-visit long-term care and other at-home nursing care services out of 646 offices across Japan under its Sompo Care brand and is developing 61 offices that provide day nursing care services. In February 2015, this company launched Sompo Care Home-Care Service <sup>®</sup> , providing a full range of nursing home services to seniors at home. Sompo Care is currently expanding its services throughout the Tokyo metropolitan area.
	<b>Day Nursing Care Services</b>	

## Integrated Service Product: Long-term Care Support Plan

### Products & Service

A growing number of people need long-term care in Japan as the average age in this society continues to rise, and about 100,000 persons of working age leave work annually to provide long-term or nursing care for a parent, which is a growing social concern.

Sompo Japan Nipponkoa offers a Long-term Care Support Plan that provides multi-faceted support to reduce the need for employees of a company to leave work to provide long-term care for a relative through insurance compensation, a referral service to introduce long-term care service providers, and the provision of Balancing Work and Long-term Care seminars for corporations. The Long-term Care Support Plan, a new group health insurance that corporate employees can take out, is a set plan that includes a parent-child relation lump sum payment rider and a long-term care lump sum payment rider. Sompo Risk Management offers the Balancing Work and Long-term Care seminars to corporate clients to assist them in tackling issues relating to long-term care.

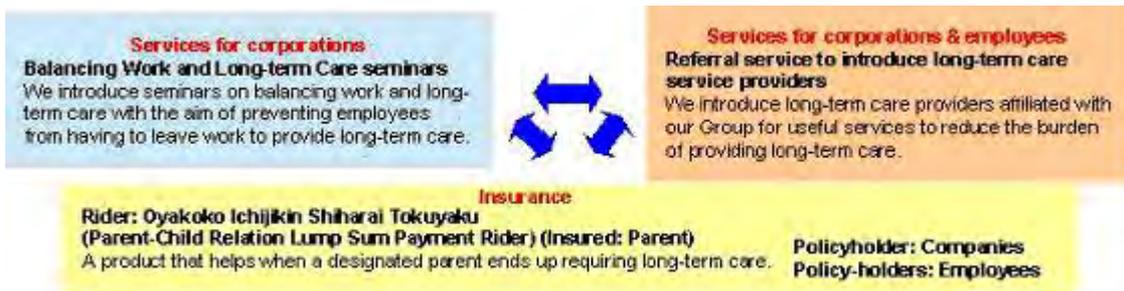
#### Overview of Long-term Care Support Plan

##### (1) Overview of parent-child relation lump sum payment rider

With this rider, a lump-sum insurance payment will be made when a parent (insured party) requires long-term care and that situation exceeds a fixed period of time. In the event of a parent requiring long-term care, the burden on the employee caring for the parent is reduced by expanding the scope of coverage so that compensation is provided for nursing care levels 2 to 5, which involve a higher burden on the caregiver.

- (2) Overview of long-term care lump sum payment rider  
 With this rider, a lump-sum insurance payment will be made when an employee (insured party) requires long-term care (equivalent to nursing care levels 2 to 5) and that situation exceeds a fixed period of time.
- (3) Long-term care support services  
 In a growing number of cases, employees of a company are facing difficulties balancing work and care-giving when an employee’s parent starts to require long-term care. To address this, Sompo Japan Nipponkoa created a new service to make referrals, with preferential conditions, to long-term care providers, including companies in our Group. By having employees utilize services that can reduce the burdens of long-term care, they support balance between work and long-term care giving.
- (4) Balancing Work and Long-term Care seminars  
 Sompo Risk Management provides information through seminars for employees experiencing anxiety regarding future long-term care, and for employees of a company dealing with challenges in balancing work and long-term care.

Overview of Long-term Care Support Plan



## “Wellbeing Support” Service for Elderly Customers

### Products & Service

Sompo Japan Nipponkoa Insurance Services has started offering “Wellbeing Support,” an unique service that allows elderly customers to use the company’s products with even greater wellbeing. With this service, the company contacts families or other relatives registered by elderly customers in advance in cases where elderly customers cannot be reached (for example, when they are out for a long period of time or in the case of a disaster) to explain necessary information such as insurance expiry. This service prevents elderly customers’ insurance contracts from expiring and terminating during times they cannot be reached, thus bringing wellbeing to them as well as their families living apart. Since its commencement in September 2013, the service has attracted 37,089 registered customers as of the end of March 2018. The company strives to improve its services continuously with the aim of becoming an “elderly-customer-friendly” insurance agency that meets the needs of a super-ageing society.

● How “Wellbeing Support” Service Works

\* The service is available free-of-charge to the company’s policyholders. (in Japanese)



**Group-Wide Training Program for Volunteer Dementia Supporters**

**Partnerships**

The total number of dementia supporters and Caravan-Mates\* among Group employees and agency employees had reached 7,672 by the end of March 2018.

To offer greater peace of mind to elderly customers, Sompo Japan Nipponkoa Insurance Services is engaging the entire company in “dementia supporter” education and activities to support communities. Dementia supporters program was introduced by the Japan’s Ministry of Health, Labour and Welfare in 2005 as a measure to address dementia. The number of dementia supporters reached 10.15 million by the end of March 2018, under the National Caravan-Mate Coordinating Committee as the parent organization. Sompo Japan Nipponkoa Insurance Services advocates for an elderly-friendly and locally-rooted society, and sees this program as being closely aligned with the company, so has declared it as its priority CSR initiative. By the end of fiscal year 2017, our 150 Caravan-Mate instructors nationwide had trained 2,222 dementia supporters, surpassing our target. We also strive to raise awareness by designing Guidelines for Serving Customers with Dementia and displaying posters, and having employees wear pin badges, as well as participate in a variety of community activities.

As Japan’s population continues to age, we will continue to train dementia supporters and strengthen ties with local communities in an effort to promote insurance agencies that fully meet the needs of our elderly customers.

● Our achievements and initiatives

Training of Supporters	<ul style="list-style-type: none"> <li>■ Caravan-Mates*: 150</li> <li>■ Dementia Supporters: 2,222</li> </ul>
Creation/ Use of Tools	<ul style="list-style-type: none"> <li>■ Guidelines for Serving Customers with Dementia</li> <li>■ In-branch display of posters showing dementia supporters present</li> <li>■ All employees wear pin badges</li> <li>■ Dementia supporter logo on business cards</li> </ul>
Community Involvement	<ul style="list-style-type: none"> <li>■ Participated in Chiba SSK Project (Chiba Prefecture)</li> <li>■ Registered as Dementia Support Company (Saitama Prefecture) etc.</li> </ul>



\* Caravan-Mates are certified lecturers of dementia supporter training seminars. To become a Caravan-Mate, one must go through the requisite training and registration process.

## Activities for World Alzheimer’s Day (September 21) --Events to Promote a Deeper Understanding of Dementia

### Partnerships

We held the following events on World Alzheimer’s Day (September 21) to deepen understanding of dementia, with the aim of creating a society where we can live better together with dementia.

●Light-up of the Sompo Japan Nipponkoa headquarters building

We lit-up the northern side of their headquarters building in orange, the theme color adopted in Japan to indicate support for dementia and its awareness raising activities.

●Seminar for Thinking about Dementia

In cooperation with Alzheimer’s Association Japan, we invited family of dementia sufferers and experts from research institutions to talk at a seminar, Living Together: Seminar for Thinking about Dementia.

## ● Sponsorship and participation in RUN TOMO 2017

We sponsored an event called RUN TOMO 2017, in which dementia sufferers and their families, supporters, and other members of the general public took part in a relay to complete a single task aiming for a goal. Our employees and directors participated as runners.



---

## Sale of Fire Insurance in Response to the Super-Aging Society

### Partnerships

As the society ages and the trend toward nuclear family evolves, the number of cases of elderly people living alone in rented housing being found dead has been increasing. Such cases present a major managerial risk to rental unit owners as their revenue falls due to such units subsequently being left vacant or leased at a lower rent, and they are required to pay cleaning and other restoration costs. As a result, single elderly people are also finding it harder to rent housing.

Against such backdrop, in August 2018 Sompo Japan Nipponkoa launched a new insurance product which compensates rental unit owners for lost rental revenue and cleaning costs to alleviate managerial risks for owners and encourage an environment in which single elderly people find it easier to rent housing.

# Solutions for Environmental Issues

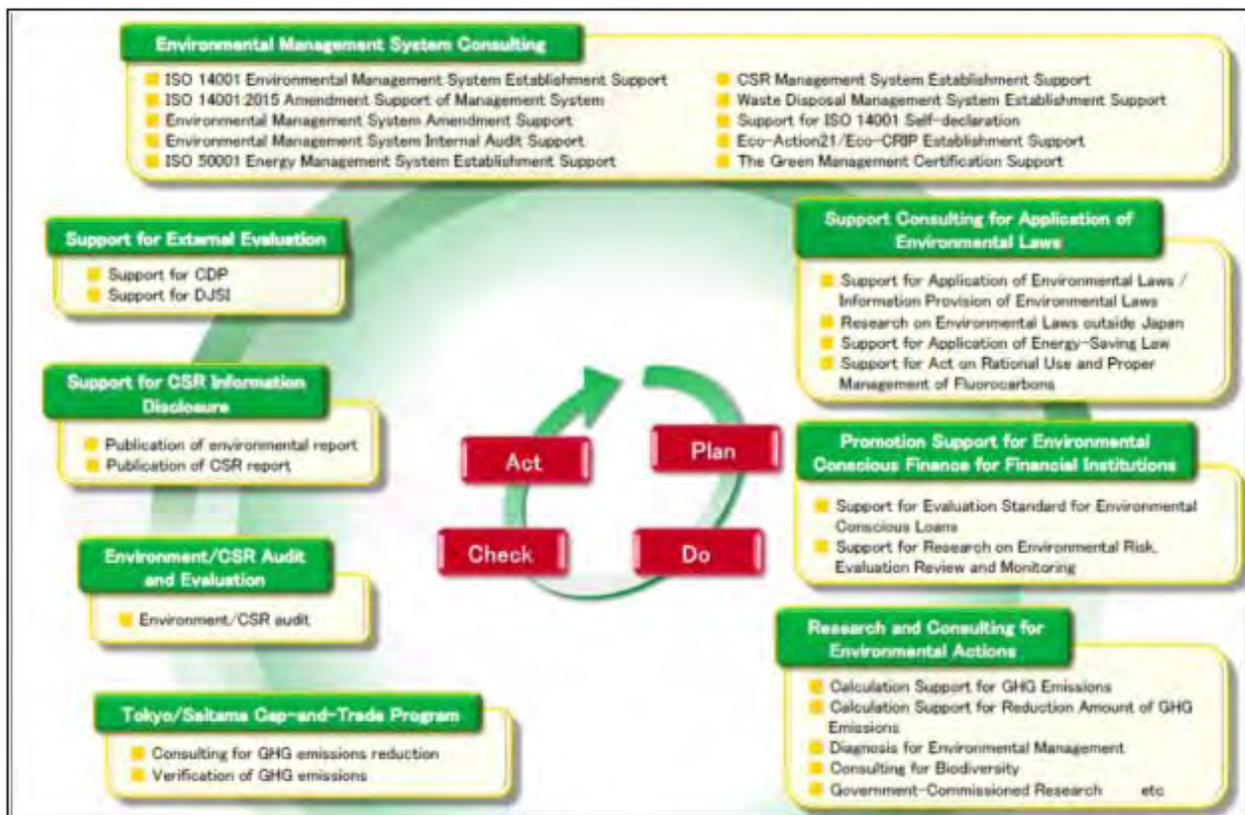
## Expanded Environmental Consulting Services

### Products & Service

Sompo Risk Management provides customized consultant services to improve the sustainability of the corporate value while mitigating the risk of environmental issues.

The company offers a variety of consultant services such as providing information on environmental laws, supporting for complying with individual laws, and building a management system to promote solutions for environmental issues that are bases for the risk management of environmental issues.

The company also provides services for strategy and policy formulation and information disclosure.



Environmental consulting menus

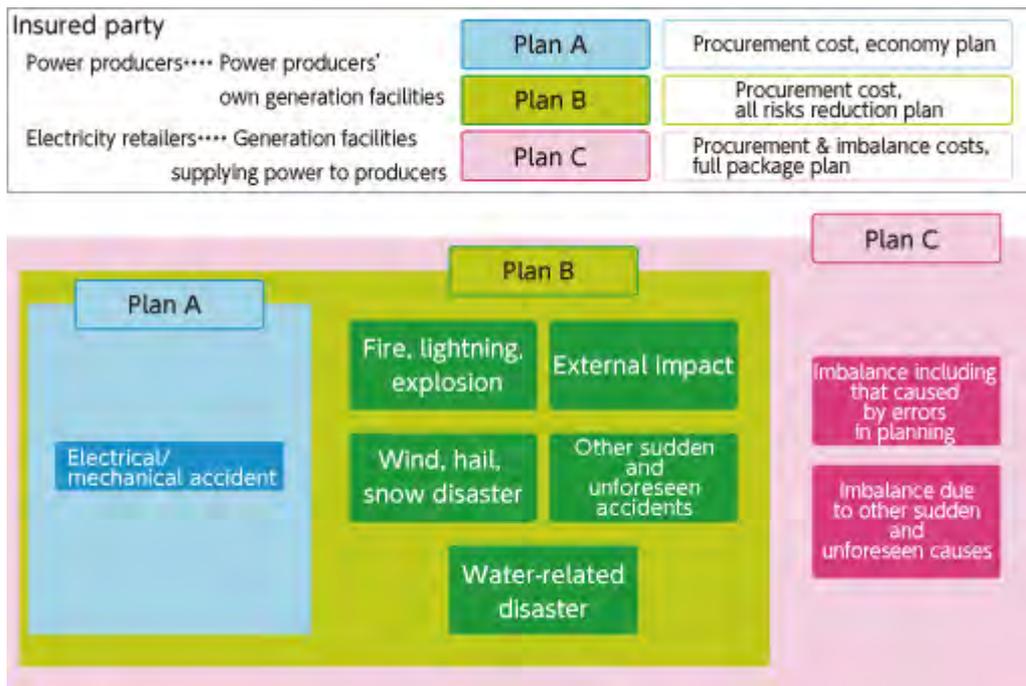
# Insurance for Stable Electricity Supply Costs: Support for Market Liberalization

## Products & Service

In the event of serious damage or problems caused by disasters at an electricity generation facility, a power producer's viability can be threatened by higher costs required to procure power from other operators if the producer is unable to generate enough of its own electricity to meet demand. The full liberalization of retail electricity markets has also expanded management risks for power producers.

In this context, on August 9, 2016, Sompo Japan Nipponkoa started offering insurance to power producers and electricity retailers to cover the costs for a stable supply of electricity by compensating for procurement costs in the event of excess or insufficient power demand and for costs caused by electricity imbalance. Sompo Japan Nipponkoa will facilitate the stability of electricity businesses and promote market liberalization by improving and providing insurance products to match future market trends and power producers' needs.

### Product Outline



## Diversity & Inclusion

### Complying with the Japan's Disabilities Discrimination Act

#### Partnerships

The Act for Eliminating Discrimination Against Persons with Disabilities\* took effect in Japan on April 1, 2016. Sompo 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. 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 provide products and services with due consideration to customers' conditions (impaired cognition, vision, and hearing) by listening attentively to their feedback especially from persons with disabilities and the elderly.

\* 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 the Headquarters Building and other office buildings

## Diversity Advocates for LGBT Persons

### Partnerships

With lesbian, gay, bisexual, and trans-gendered (LGBT) people comprising approximately 7.6% of the Japanese population,\* Japanese society has been moving quickly to address LGBT issues. The Group is working to support LGBT employees in reaching their full potential while delivering products and services that support LGBT customers.

Sompo Japan Nipponkoa amended its benefit programs to enable employees with a same-sex partner to take special leave for weddings and funerals, receive monetary benefits including condolence money, and make use of various welfare services. Also, in order to deepen the understanding of the employees, the company distributed the booklet about LGBT to all workplaces and also held seminars. Through these efforts, 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 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 such as a certification issued by Tokyo's Shibuya Ward, which recognizes same-sex partnerships. Also, Sompo Japan Nipponkoa reexamined the definition of spouse in automobile insurance products and included "same-sex partner" as spouse from January 2018.

We will continue our work to embrace LGBT and other values as we strive to realize a society that gives everyone equal opportunity.

\* Source: The 2015 LGBT Survey by Dentsu Diversity Lab.



ALLY declaration cards

# Respect for Human Dignity and Rights

---

## Doula Liability Insurance Program

### Products & Service

In February 2013, Sompo Japan Nipponkoa started to offer liability insurance for doulas in collaboration with the Japan Doula Association. The insurance program covers the cost of damages in the case where the insured doula (a professional who assists a woman before and after childbirth) incurs a liability for damages under law as a result of an accident occurring in the course of their work.

The trend of delaying pregnancy and childbirth to a later age has meant that the grandparents are often quite advanced in age. Combined with the decrease in multi-generational households, it is often difficult for an expectant mother to rely on her own parents for support before and after giving birth. Sompo Japan Nipponkoa has developed this program based on input from its female employees, who themselves experienced such difficulties. Through the program, Sompo Japan Nipponkoa strives to respond to an increasing social demand for doulas.



A meeting held for the development of the program

---

## Supporting Children to Continue Their Education (Insurance that compensates for tuition and other fees)

### Products & Service

A growing number of parents are unable to enroll their children at private school or must switch them from private to public school due to their financial constraints recently.

To support children who wish to remain at the same school until graduation, Sompo Japan Nipponkoa offers a school fees insurance product that covers tuition and other fees.

This program is offered through Private School Studentship Study Support Insurance Service, a company established principally by Nichinoken Kanto, Yotsuya Otsuka, and SKG Service to call for private elementary, junior and senior high schools to institute a scheme to reduce or eliminate tuition and other fees for students in financially challenging circumstances. Sompo Japan Nipponkoa provides insurance benefit payments to schools that reduce or eliminate such fees to compensate them for the loss.