



# SOMPO HOLDINGS

A Theme Park for Security, Health & Wellbeing

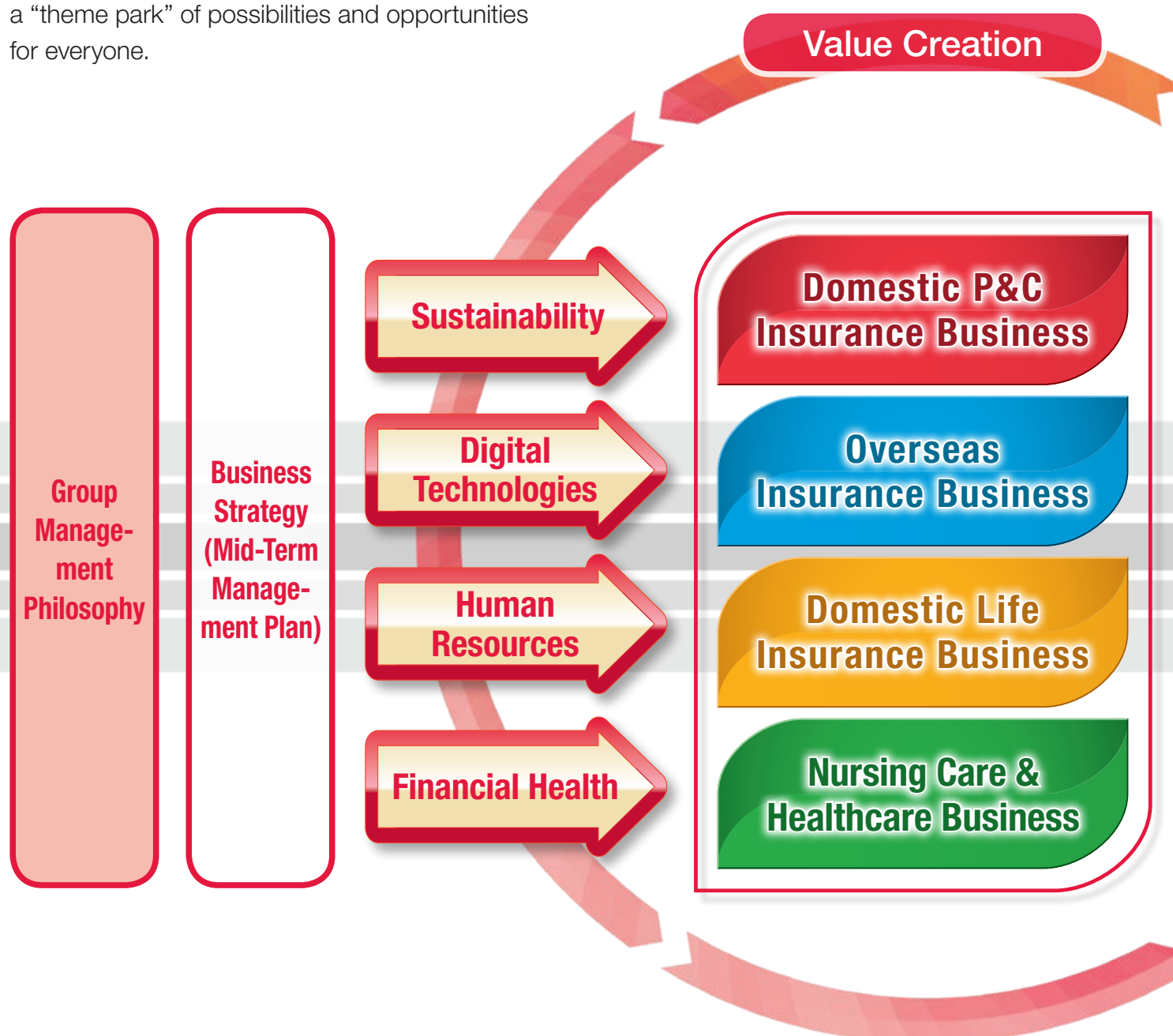
## SDGs Booklet



# Value Creation Model

People want to live safer, healthier, and more secure lives. To respond to the deeply held desires shared by everyone, we will marshal our strengths to create high-quality solutions for people to live safer, healthier, and more secure lives.

By combining these solutions, we will become a “theme park” of possibilities and opportunities for everyone.



## Corporate Overview

Company name:	Sompo Holdings, Inc.
Head office:	26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-8338, Japan
Date of establishment:	April 1, 2010
Capital:	100 billion yen
Group CEO, Director, President and Representative Executive Officer	Kengo Sakurada

Business activities:	Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the insurance business law, and other related operations.
Exchange listing:	Tokyo Stock Exchange (First Section)
URL:	<a href="https://www.sompo-hd.com/en/">https://www.sompo-hd.com/en/</a>

\*As of August 31, 2020

## Target Profile

**“A Theme Park for  
Security, Health &  
Wellbeing”**

**A Sampo Group  
that is not only valuable  
but indispensable**



**Contributing to  
the happiness of customers,  
society, and the world**

**Sustainable Society**



## Editorial Policy

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

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

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# SUSTAINABILITY

Sustainability is an approach calling for overcoming modern social issues such as poverty and inequality, while making our world sustainable within the earth's limited productive capacity without compromising the needs of future generations.

Toward the "sustainable society" of the SDGs targeting 2030, not only the government and citizens but also companies are required to take concrete actions.



Climate change due to global warming



Poverty due to economic disparity



Frequent, large-scale natural disasters

## SUSTAINABLE DEVELOPMENT GOALS



2019

September

## United Nations Climate Action Summit

In September 2019, the United Nations Climate Action Summit was held in New York, where representatives from various countries and companies discussed how to respond to climate change. United Nations Secretary-General, António Guterres said in a speech, "77 countries committed to net zero carbon emissions by 2050, and 70 countries announced they will boost their National Determined Contributions by 2020". Swedish environmental activist, Greta Thunberg represented young generation and her speech on the climate crisis was focussed.

## Current Topics on Sustainability

January

### Paris Agreement starting

The Paris Agreement, an international framework on global warming countermeasures, adopted at the 21st Session of the Conference of the Parties (COP21) to the United Nations Framework Convention on Climate Change, started from January 2020. The Agreement cites a shared goal of limiting global temperature rise to below 2°C compared to pre-industrial levels (while pursuing efforts to limit the increase to 1.5°C), and each country is working towards a goal of reducing greenhouse gas emissions.

2020

December

### The World Economic Forum (The Davos Conference)

In 2020, the forum hosted numerous discussions on sustainability under the theme of “Stakeholders for a Cohesive and Sustainable World.” A major focus was on the redefinition of global environmental issues and the capitalism that contributed to them, and there was much debate about sustainability. The forum reaffirmed the importance of giving consideration to stakeholders and addressing social issues such as climate change and inequality.



### COP25 (The 25th session of the Conference of the Parties to the United Nations Framework Convention on Climate Change)

In December 2019, the United Nations Conference on Climate Change "COP 25" in Spain adopted an outcome document encouraging countries to raise their targets for reducing greenhouse gas emissions. Minister of the Environment Shinjiro Koizumi commented on Japan's policy to use coal fired power, which emits large amounts of CO<sub>2</sub>, "I am aware of global criticism, and I am afraid I cannot share new development on our coal policy today, but Japan will definitely deliver decarbonization".



Minister of the Environment Shinjiro Koizumi  
Source: Twitter of Ministry of the Environment February 11, 2019

# SUSTAINABILITY

## Sompo Group's History of Initiatives to Address Social Issues

**1888**

Founding of Tokyo Fire Insurance Company, Inc. (now Sompo Japan Insurance Inc.), as Japan's first fire insurance company. Created a private fire brigade to protect customers from fire 24 hours a day, 365 days a year in Tokyo, which had many fires back then.



Fire extinguishing activities at that time

**1992**

The president of Yasuda Fire & Marine Insurance Company (now Sompo Japan Insurance Inc.) participated in United Nations Conference on Environment and Development (Earth Summit) held in Rio de Janeiro as head of the Nippon Keidanren delegation.



**1993**

- Started Open Lectures on the Environment (P.24)
- Established Sompo Chikyu (Earth) Club, an employee volunteer organization (P.27)

**1997**

Acquired ISO 14001 certification (first for a financial institution in Japan)

**1888**

**1965**

**1990**

**1995**

**1965**

Started the "Yellow Badge Donation" program (P.16)

**1992**

Established the Department of Global Environment (a first for a financial institution in Japan)

**1998**

Published Environmental Report

## COVID-19 Measures

### Sompo Care

Sompo Care is taking measures to prevent the spread of infection while providing services to customers. For example, the company is stepping up the disinfection of service offices, using standard precautions to prevent infection when providing services, and rigorously checking the physical condition of customers and personnel.

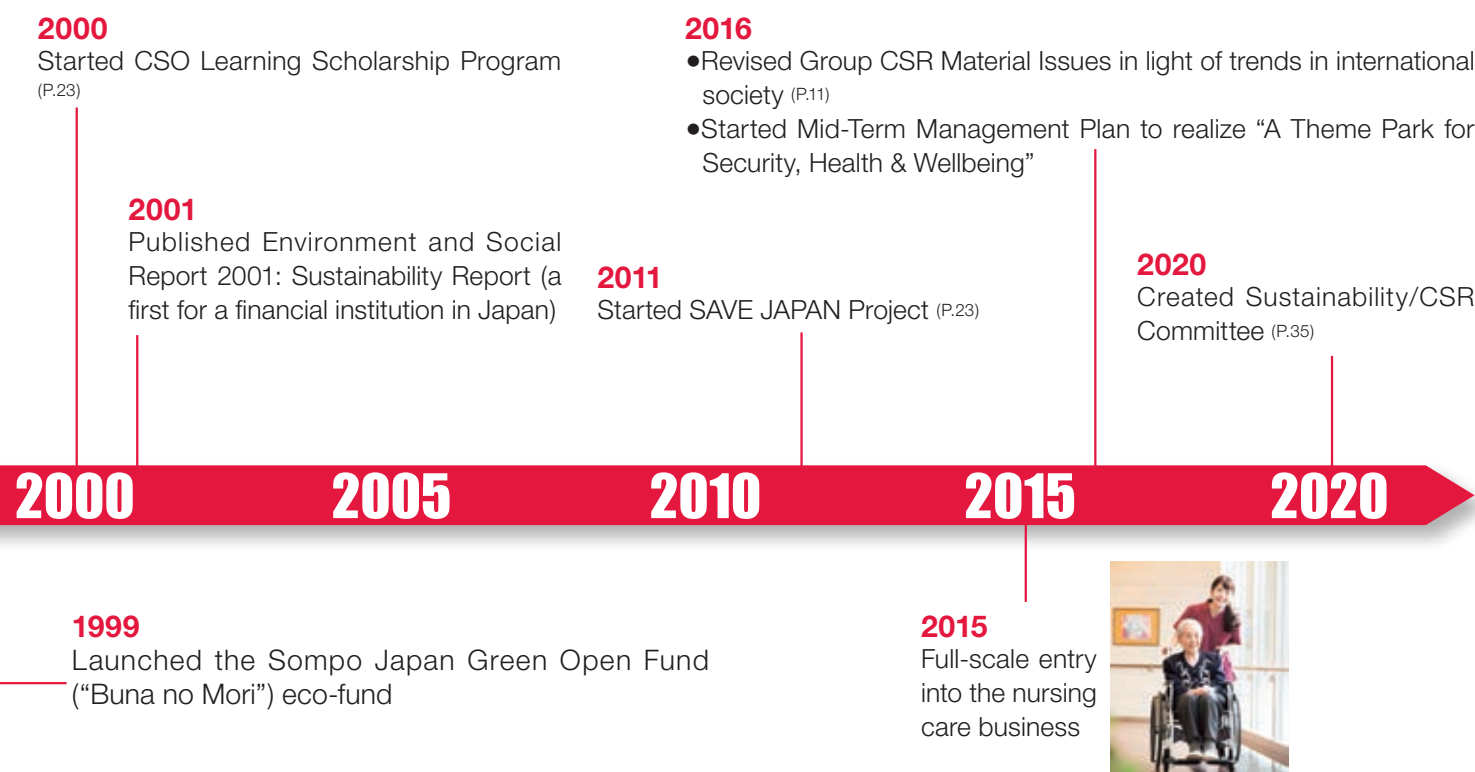
Meanwhile, in response to the COVID-19 state of emergency declaration, we paid employees working at all service offices and residential complexes special allowances of ¥3,000 per day for permanent employees and ¥375 per hour, with an upper limit of ¥3,000 per day, for employees paid an hourly rate.

Watch interview!  
(Japanese Only) ▶



Four staff members of SOMPO Care are interviewed to introduce their difficulties and their motivation to work under COVID-19 pandemic.

The forerunner to the Sompo Group, Tokyo Fire Insurance Company, Inc., was founded in 1888 as Japan's first fire insurance company with the desire to protect the residents of Tokyo from fire. Today, the Group works to solve a variety of social issues adhering to the idea of working for the wellbeing of people and society, amid major changes in the social and economic landscape, such as population declines, low birth rates and an expanding elderly demographic, climate change, and technological advances.



## Sompo Risk Management

In February 2020, Sompo Risk Management launched "Corporate Response Support Service for COVID-19" for companies. Expert consultants provide advisory services, BCP (Business Continuity Plan) consulting services and information collection support services in order to support problem-solving by companies in response to the effects of COVID-19.

## Sompo Japan Insurance

As the spread of COVID-19 has increased the need for non-face-to-face business transactions, Sompo Japan expanded the scope of non-face-to-face insurance contract procedures to cover all insurance products and contract procedures as a special measure from April 6, 2020. After the completion of special measures that contribute to non-face-to-face procedures, the company plans to expand the scope of telephone applications and implement "Expansion of coverage of non-face-to-face insurance contract procedures" in order to continue responding to customer requests.



## "ONE SOMPO WIND Service" for offshore wind power operators

– Provide risk assessment services and comprehensive insurance specific to offshore wind power in one package –

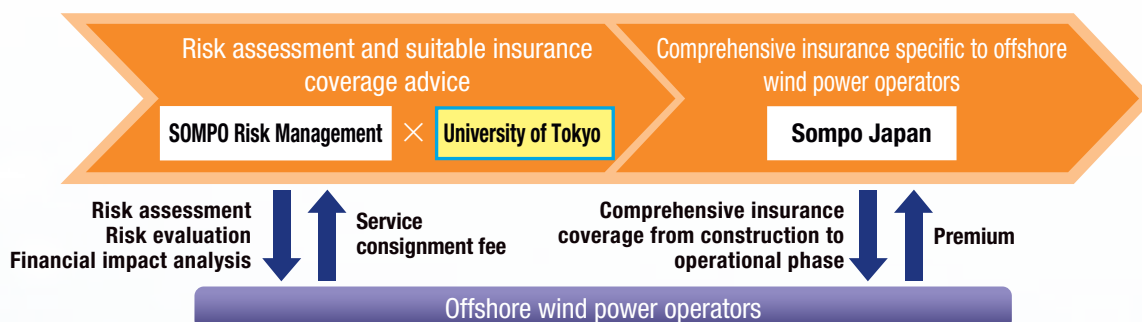
Sompo Japan and SOMPO Risk Management launched the "ONE SOMPO WIND Service" in July 2020, which provides a set of risk assessments and insurance covering risks from construction to business operations for offshore wind power operators. We will contribute to mitigating climate change by providing comprehensive services and stable insurance, and by promoting the spread of offshore wind power project, which emits very little carbon dioxide.

### ① Risk Assessment

SOMPO Risk Management developed a risk assessment model based on joint research with the University of Tokyo to assess the inherent risks of offshore wind power in Japan. This risk assessment model combines the latest research results from the University of Tokyo and data collected by research institutes in Japan and overseas with risk analysis technology developed as an insurance company, thus enabling risk assessment specific to offshore wind power generation in Japan, which has been difficult to evaluate.

### ② Comprehensive Insurance

Sompo Japan will provide comprehensive coverage of the risks faced by domestic offshore wind power operators. This insurance covers risks associated with the construction and the operation of offshore wind power generation facilities after their completion. The insurance compensates for damage to offshore wind power generation facilities, accidents during construction or operation, and costs associated with the repair of facilities.



## Automobile Insurance for Mobility Support Services: Insurance for Local Mobility



Sompo Japan has been offering automobile insurance for transportation support services since June 2019 to volunteer drivers who support the movement of elderly people. In areas where public transportation is not sufficient, dealing with elderly people after their driver's licenses have been returned and other people who have difficulties in daily transportation has become a major social issue. When volunteer drivers provide transportation support services in their own cars, if an accident should occur, they would have to use their own automobile insurance, which was one of the challenges in securing drivers. With this product, when a registered driver is using his or her own car for transportation support services, the insurance payment is paid with priority by the insurance for the organization providing transportation support services. As a result, it is no longer necessary for registered drivers to use their own automobile insurance, thus contributing to the security of local transportation.

# Services to Solve Social Issues



## Cost Insurance that Helps Reduce Food Wastage



Food wastage occurs when food that is still edible is discarded because, for whatever reason, it has lost market value. Reflecting the seriousness of the problem, the reduction of such wastage has been set as a Sustainable Development Goal (SDG). With this SDG in mind, Sompo Japan has launched an insurance and an associated system to help reduce food wastage. Specifically, food deemed to have lost market value due to an accident in transit is donated to the first food bank in Japan specified nonprofit corporation (nonprofit organization) Second Harvest Japan, and the cost of donating the food is covered by insurance payments.

Through the popularization of this product, Sompo Japan will support efforts to reduce food wastage. We will also actively lower food wastage by providing a loss prevention service designed to reduce insurance claims that result in food wastage.



## Jointly Developed Stable Procurement and Shipping Support and Insurance Services for Farm Produce Wholesalers and Intermediate Traders

Sompo Holdings, together with Sompo Japan, Sompo Risk Management and Nihon Unisys, is collaborating to develop a stable procurement and shipping support service and insurance product for those who act as wholesalers and intermediate traders of farm produce in the food chain. The service is being developed by combining knowledge accumulated by each company relating to insurance underwriting and risk management services for weather risks, data system cooperation in the food chain and AI-based demand forecasting that uses data retained by the governments and private companies.



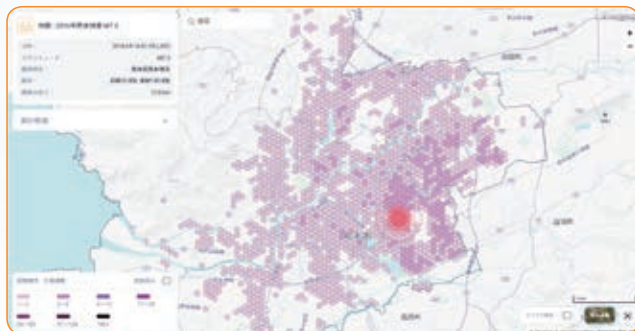
## Developing a Simulator That Extends “Driving Longevity”

Aiming to contribute to the reduction of automotive accidents involving senior drivers, which has become an important social issue, Sompo Japan has developed a driving simulator in partnership with SEGA Logistics Service Co., Ltd. The simulator provides diagnoses and training for driving-related cognitive functions and driving skills. By enabling numerous people to use the driving simulator, we hope to reduce automotive accidents involving senior drivers and help realize a safe motorized society.



## Development and Supply of Disaster Preparedness and Mitigation System Using AI

Sompo Japan has concluded a business alliance with One Concern, Inc. and Weathernews Inc. to jointly develop a disaster preparedness and mitigation system using AI to enhance local disaster preparedness. As our first project, the company is developing and testing a system for simulating earthquake and flood damage in Kumamoto City, Kumamoto, Japan. The company aims to assist the development of a community resilient to disasters and provide services that contribute to the security, health, and wellbeing of local residents.



# Services to Solve Social Issues



## "Children's Smartphone Insurance" with Legal Consultation Service to Protect Children from Smartphone Troubles



Mysurance Inc., a small amount and short term insurance company of the SOMPO Group, developed a "Children's Smartphone Insurance" for children with smartphones in case of emergency, and began offering the insurance in February 2020. In addition to compensation for damage, theft, or lost of children's smartphones, the company offers a free legal consultation service for smartphone troubles of children whose parents are worried about. While the number of cases in which children are allowed to bring in smartphones at school is increasing from the perspective of crime prevention and disaster prevention, parents are very concerned about children's problems that can occur when many people are connected through the Internet. "Children's Smartphone Insurance" was born from the thought of "We hope that everyone can use their smartphones happily and with peace of mind." The company is also engaged in industry-academia collaborative research with Shioda Laboratory, Faculty of Education, Shizuoka University, which has many achievements in information moral education at schools, and develops and provides interactive information literacy teaching materials for parents and children. Through these initiatives, the company will continue to work to reduce the number of problems related to children's use of smartphones, which has become a major social issue in recent years.



## Malaria Insurance: Contributing to the Eradication of Infectious Diseases

PT Sampo Insurance Indonesia became the first financial institution to join the private sector "M 2030" in August 2019, which aims to eradicate malaria in Asia before 2030. With the aim of reducing the economic burden on low-income people in malaria-affected areas, the company is working to develop insurance that compensates for the cost of treating malaria infection and to establish a scheme to donate a portion of insurance sales to M 2030. The company will collaborate with M 2030 stakeholders to contribute to the eradication of infectious diseases.



Global Fund / John Rae

# Group CSR Materiality Toward Health,

We work on five CSR material issues that identified based on social issues to be addressed, in order to realize our Group Management Philosophy of providing services of the highest quality possible that contribute to the security, health, and wellbeing of our customers and society as a whole.



## Material Issue 1



**Providing Solutions for Disaster Preparedness**



## Material Issue 2



**Contributing to Health and Welfare**



## Material Issue 3



**Promoting the Manageability of Global Environmental issues**



## Material Issue 4



**Empowering Community and Society**



## Material Issue 5



**Supporting Diversity and Inclusion in Private and Public Life**

# the Realization of “A Theme Park for the Security, & Wellbeing

For details, see page 33 ► **Identifying Our CSR Materiality**

## Our Key Strengths

**1** Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues.

**2** Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society.

**3** Promoting the quality of life and its enrichment by the application throughout all our operations of our expertise and resources in the arts and culture.

## Our Vision

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

Provide high-quality nursing care and health-care services, and implement projects that promote health and welfare with the aim of creating a society where all people are able to lead a fulfilling life.

Contribute to climate change adaptation and mitigation, biodiversity conservation, and other global environmental goals by working through our value chain and providing new solutions.

Through community outreach and initiatives in culture and the arts, improve the lives of people in local communities and become their most trusted corporate citizen.

Respect the human rights and individuality of all stakeholders, supporting them in their pursuit of professional and personal development.



Material  
Issue

1

# Providing Solutions for Disaster Preparedness



## Disaster Prevention / Reduction Insurance

Following a series of floods caused by heavy rains and typhoons, in April 2017 Sompo Japan launched an insurance product for local governments that compensates for costs relating to evacuation in natural disasters. The insurance mainly covers the cost of setting up evacuation centers, securing daily necessities, and transporting goods, as well as the cost of overtime allowance for government employees. Over 400 local government authorities have already signed up for coverage, as of May 2020.



Photo courtesy of Weathernews Inc.

**First**

in the Japanese  
insurance  
industry



## Using Drones to Respond to Disasters

Sompo Japan was the first insurer to develop and implement a drone operation system with the aim of quickly and accurately grasping damage immediately after an accident or disaster and expediting insurance payments. The company uses drones not only for insurance payment purposes, but also in response to a variety of disasters and accidents, including searching for missing people after the Kumamoto earthquakes in 2016, assisting in searches for missing mountaineers, and investigations relating to the prevention of various types of damage.

Sompo Risk Management is working to expand its research and development and support services, aiming to use and apply this experience and knowledge in the risk management field.



Expediting payment of insurance proceeds and repair work



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

Sompo Japan provides a referral to customers covered by fire insurance when they request an introduction to a repair contractor to our group company FRESHHOUSE. FRESHHOUSE personnel wear smart glasses and are connected to dedicated operators who provide remote support during on-site investigations, enabling the prompt provision of accurate estimates. This system allows us to expedite repair work and insurance payments. Also, Building diagnosis utilizing drone realizes high-precision building diagnosis in a short time for places which is difficult to confirm from the ground.



On-site investigation

Share  
images

Instruct



Operator

## Accept Accident Reports and Respond to Accidents Using LINE

**First**

in the Japanese insurance industry

In October 2018, Sampo Japan launched a service that accepts accident reports and responds to accidents using the communication app, LINE. The company is expanding the service to encompass automobile, fire, and accident insurance, in addition to foreign travel insurance. Customers can now report accidents using LINE, 24 hours a day, 365 days a year. As customers can quickly and easily inform Sampo Japan of the details of the accident or trouble and necessary information to make a claim, the period from reporting an accident to completing claim procedures can be shortened from two to three weeks to just 30 minutes. Saison Automobile and Fire Insurance also launched an accident response service using the LINE app in July 2019.

The company not only provides an accident response service but also a service that allows users to change policy details using the LINE app. In the future, the company will expand the range of procedures that can be conducted using the LINE app to make such procedures easier and more convenient for users.


**355**  
events  
nationwide in  
Japan  
(end of FY2019)

Over  
**54,000**  
participants  
(end of FY2019)

## Bosai JAPAN-DA Project

© JAPAN-DA



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



## ALSOK Reliable Accident Site Support Service

**First**  
in direct auto-  
mobile insurance  
industry\*1

Dispatched  
**7500**  
times  
(end of FY2019)

Saison Automobile and Fire Insurance offers prompt, hassle-free support for a customer covered by "Otona no Jidosha Hoken" automobile insurance, that is their mainstay product. The company dispatch ALSOK\*2 personnel from one of 2,400 bases in Japan to the accident site to confirm the situation and contact the insurance company.



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

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

## LINE Insurance: A Readily Available, Easy-to-purchase Insurance

Users can choose the insurance they need according to themes that fit their daily life such as travel, sports, events, golfing, and leases. Most of the products are short-term insurance policies sold in 100 yen units, and can be purchased through the LINE app whenever a user wants. In May 2019, we also started to offer a half-day automobile insurance policy, which can be purchased in 12-hour units such as for a vehicle borrowed from friends or family. On March 11, 2019, Mysurance, a subsidiary of Sampo Japan that offers small-amount and short-term insurance products, launched Gift Insurance Protection against Earthquakes, a product that can be gifted to others on the LINE Chats screen. In December 2019, they launched REWARD Insurance, which allows corporations to gift users insurance for one day as a kind of talisman protection.



Industry  
**First**  
features

Changing your driving experience

## Safe Driving Support Using Telematics Technology

### Smiling Road

To help customers drive safely and realize a safe, reliable motorized society, in March 2015 Sampo Japan launched the insurance industry's first telematics-enabled safe driving support service for companies, Smiling Road. Using a telematics-based driving recorder, the system steadily enhances drivers' awareness of driving safety and helps managers provide guidance efficiently. Through the synergistic effects of the system's visualization of driving status and praise for good driving, the cumulative number of accidents at companies using this service has decreased.

### Portable Smiling Road

In January 2016, we introduced Portable Smiling Road, a safe driving car navigation app for individuals. The app provides free use of the advanced car navigation functions of NAVITIME JAPAN Co., Ltd., as well as of functions that we are uniquely qualified to provide as an insurance company, such as safe driving assessments and one-touch accident notification. In January 2018, we became Japan's first P&C insurance company to link driving assessments with discounted automobile insurance premiums. Mainly targeting customers enrolling in automobile insurance for the first time, we offer safe driving discounts of up to 20% based on assessments from Portable Smiling Road.



Safe driving support service for drive recorder users

## DRIVING! Living with a Car



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

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

56years of road safety activities

## Yellow Badge Donation

Badges come with insurance protection against traffic accidents from Sampo Japan



About  
**67.6**  
million badges  
(as of 56th)

Inspired by the newspaper coverage of appeal by a mother who lost her child in a traffic accident, Sampo Japan started donating of yellow badges annually to first-grade elementary school students nationwide in 1965, jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and the Dai-ichi Life Insurance Company, for the purpose of raising safety awareness and preventing traffic accidents.



Road safety class

## Road Safety Project in Indonesia

Community Contribution Project

In an effort to prevent road traffic accidents involving children, we have teamed up with Save the Children Japan to provide traffic safety education for parents, teachers, and students at elementary and middle schools in Indonesia. In 2018, a new four-year road safety project was started in the Special Province of Jakarta.



©YSTC/Save the Children in Indonesia

## Doraemon Road Safety Campaign

Community Contribution Project

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



## Community Contribution Project

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



Material  
Issue

2

# Contributing to Health and Welfare



## SOMPO Dementia Support Program

We are promoting the SOMPO Dementia Support Program across the Group in an effort to build a society that strives to prevent dementia and enables people to continue living long and happy lives with dignity as individuals, even after being diagnosed with dementia. In October 2018, we began offering an online dementia support service, SOMPO Egao Club Dementia Support Service, which introduces information and services that help with taking measures to prevent cognitive impairment and providing appropriate care to those with dementia. The service is an ancillary service of two insurance products : Oyako No Chikara, which helps people avoid having to resign from work to care for family members and is offered by Sompo Japan, and Linkx Egao Wo Mamoru Dementia Insurance, which provides a one-time payment if a diagnosis of MCI or dementia is received and is offered by Sompo Himawari Life.

### Products and Services



SOMPO HIMAWARI LIFE

#### Egao Wo Mamoru Dementia Insurance

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

#### Support both before and after diagnosis

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



SOMPO CARE

#### SOMPO CARE

#### Dementia Care

We listen to customers and provide care based on observations such as health and living environment so that customers with dementia can continue living with dignity as individuals.



SOMPO JAPAN

#### Oyako No Chikara

#### No more resignation from work to care aging parents

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



Prime Assistance

#### SOMPO Egao Club Dementia Support Service

#### Comprehensive support for dementia

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



Supporting our Super-aging society

## Wide Range of High Quality Nursing and Healthcare Services

Our Group has been developing a wide range of businesses, not only insurance, to contribute to our customer's security, health, and wellbeing. In catering to the diverse needs of numerous senior citizens and their families, Sompo Care offers a full lineup of nursing care services encompassing everything from at-home nursing care to facility-based nursing care. By delivering services of the highest quality to many senior citizens, we will cater to demand and help resolve the issues faced by society. In this way, we will assist in making "Japan an affluent country that can boast to the world of a long and quality life."



Looking out for and supporting dementia patients and their families

## Training for Dementia Supporters

Our Group promotes to train dementia supporters who have correct understanding of dementia, and watch out for and support patients and their families. We provide training to be Caravan-Mates, who can provide training to raise dementia supporters in various workplaces. Through this initiative, we strive to be more considerate when engaging with the elderly and those suffering from dementia.



\*The total number of dementia supporters and Caravan-Mates among Group employees and agency employees had reached 17,023 by the end of March 2020. (Group employees :13,032 insurance agency employees :3,991)

Corporate university aiming to improve the quality of nursing care

## SOMPO Care University

Aiming to giving all employees opportunities to gain a sense of growth as nursing care specialists, Sompo Care opened SOMPO Care University facilities in Tokyo and Osaka. At a training center of the facility, it has recreated rooms and facilities found at actual nursing homes, which is the first of its kind in the industry. The university supports the studies and growth of each employee, trains personnel so that they can provide high-quality nursing care services, and conducts practical education. At the same time, through collaboration with a variety of educational and research bodies, they operate the facility as an open, in-house university. 64,739 people have studied and trained at the university since it opened in July 2017.



## Future Care Lab in Japan

~a project tasked with creating a new form of nursing care based on the coexistence of people and technology~



In February 2019, we launched Future Care Lab in Japan, a project tasked with creating a new form of nursing care based on the coexistence of people and technology. At the same time, we opened a research center that will conduct verification tests on the latest technologies from Japan and overseas. The Future Care Lab effectively harnesses ICT and digital technology, reimagines what people should really be doing when they provide nursing care and proposes new ways of providing nursing care services through collaboration between people and technology. The Lab aims to improve the productivity of nursing care services and the treatment and working environment of care providers, as well as to enhance the daily lives of users and improve user satisfaction.

## Health Service Brand



Sompo 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 maintain health comfortably and it will be developed into a health-related service that focuses on innovative health-centered products and apps. These apps are available for free to anyone including non-policyholders.

### health-related information app



Linkx siru is a health-related information app that uses the latest analysis technology to learn patterns in the articles read by customers and distribute optimal health-focused articles. The app distributes articles tailored to your interests, providing information on exercise, food, and lifestyle habits. The app delivers the most suitable information on exercise, food, lifestyle habits that suits each person, and the more you use it, the more it will grow into your own app.



### App for daily enjoyable walking



Linkx aruku is a walking app for daily, strain-free, enjoyable walking. The app offers over 1,300 walking courses throughout Japan (as of March 2020) 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.



## Insurhealth®

Sompo Himawari Life provides Insurhealth®, a new value combining a traditional insurance function with a healthcare function.

### Linkx Pink

Linkx Pink is our initiative to assist women in living fulfilled lives by providing comprehensive support services to ensure early detection of breast cancer and offer insurance coverage if cancer is detected as well as support for patients and survivors. Inspired by the hope of our female employees to encourage women to live their own fulfilling lives, whether or not they have breast cancer, we started the initiative to do more than just providing support as an insurer.

### “Blue” medical insurance for people with diabetes

The company launched “Blue” medical insurance for people with diabetes (lump sum benefit medical insurance for diabetics). There are approximately three million diabetics in Japan, and the number of patients with this classic chronic disease is increasing each year. This is why we offer Insurhealth®, a new type of insurance that incorporates a mechanism to prevent severe aggravation that aims to ensure diabetics continue their treatment.

### Medical insurance to support health “Protection for Your Health”

In June 2020, the company launched a new medical insurance product, Medical Insurance MI-01 (whole-life insurance, pet name: Medical insurance to support health “Protection for Your Health”). In addition to the traditional role of paying insurance claims and benefits, this product includes a new service to help maintain and improve health and thus help prevent serious illnesses. When customers claim health recovery support benefits, we provide them with lifestyle disease-related services they need based on their state of health, offering a new value of preventing serious aggravation of illnesses.



Consortium of Tobacco-Free Companies

## Efforts to Quit Smoking in Health Management

Sompo Himawari Life was recognized by the WHO (World Health Organization) as a company that has achieved the prevention of secondhand smoke for its employees. In August 2018, the company participated in the WHO sponsored "Revolution Smoke-Free" an event promoting a revolution in smoking cessation in Beijing. In April 2019, the company prohibited all employees from smoking during working hours. Further, the company made it explicit that being a nonsmoker was a prerequisite for all candidates who sought to join the company as new graduates in April 2020. In April of the same year, the company participated in the consortium of tobacco-free companies which was established in cooperation with the Tokyo Medical Association and the Japan Cancer Society, and appeared on the stage as a leading company promoting smoking cessation. The company will continue their efforts to stop smoking in the company and maintain and promote the health of the employees and their families.

Supporting persons with disabilities to fulfill their dreams through art

## Support for SOMPO Paralympic Art Contest



Sompo Japan has participated in the Paralympic Art Contest mainly organized by the Shougaisha Jiritsu Suishin Kikou Association as a top sponsor. The contest aims to spread awareness of paralympic art (art created by the people with disabilities) throughout Japan and overseas. In fiscal year 2019, with the cooperation of the Japan Pro-Footballers Association, Japan Basketball Players Association and Japan Rugby Players Association, the contest invited entries on the theme of sports. 703 paralympic art entries were received from throughout Japan, of which 73 were awarded prizes by a judging panel including celebrities from various fields such as art and sports. The awarded artworks related Rugby were exhibited at Rugby Stadium and many visitors watched them.



28 years supporting students in becoming certified care workers

## Scholarship Founding for Certified Care Workers in Training

Total Scholarship  
**200**  
million yen  
(end of 2019)

In an effort to overcome the shortage of social welfare workers, in 1992 Sompo Welfare Foundation started providing scholarships to support students in training to become certified care workers. In the 28 years to 2019, scholarships have been paid to 288 students. In fiscal year 2020, the foundation will expand the scope of their support to include welfare-related high schools with a 3-year system (sophomore in high school).

## SOMPO Smile Kids Edogawabashi (Tokyo) Nursery School

SOMPO Smile Kids Foundation, established in 2011, operates the SOMPO Smile Kids Edogawabashi (Tokyo) Nursery School in Bunkyo Ward, Tokyo. The foundation tenderly fosters the ability to grow-up, a precious trait children are born with, striving to support childbearing of parents and gain the favor of local residents.





Material  
Issue **3**

# Promoting the Manageability of Global Environmental issues



Integrated Global Platform for Agriculture Insurance

## AgriSompo

Sompo International Holdings (SIH) is developing AgriSompo, an integrated platform on the global market, and provides a wide range of insurance and reinsurance products to agriculture markets, mainly in North America and Europe. Utilizing AgriSompo, SIH underwrites insurance for farmers, agri-businesses and agricultural insurers at a common standard, and provides expertise and technology for a range of products.

### Providing the Weather Index Insurance in Southeast Asia

Our Group have been providing the Weather Index Insurance aiming at reducing agricultural business risks associated with extreme weather in Southeast Asian countries, where agriculture is a key industry that is vulnerable to climate change. Weather index insurance is an insurance product that pays out a contractually predetermined insurance amount when a weather index – such as temperature, wind speed, rainfall, or hours of sunshine – fulfills certain conditions.

In 2010, we launched a weather index insurance for farmers in Northeast Thailand aiming at reducing their damages caused by drought. Sompo Insurance Thailand developed a scheme with Bank for Agricultural Cooperatives (BAAC) to offer the weather index insurance to farmers who maintain loan contracts with BAAC. In Myanmar, we developed a weather index insurance that covers drought risk for rice and sesame farmers. This insurance, developed in partnership with the Remote Sensing Technology Center of Japan (RESTEC), makes use of rainfall data obtained by earth observation satellites. These weather index insurance in Southeast Asia has been recognized as meeting the requirements for membership in the Business Call to Action (BCtA). The BCtA is a global initiative launched by the United Nations Development Programme (UNDP) and five government institutions that challenges companies to develop business models with the potential to achieve both commercial success and sustainable development outcomes. In February 2019, we launched a parametric weather insurance program for longan fruit farmers in Thailand. The longan fruit is one of Thailand's main agricultural exports. In order to promote the development and spread of insurance products as a measure to adaptation to climate change, we will consider a wide range of measures, including revision of product contents, deployment in other provinces in Thailand, diversification of target crops, and deployment in other countries.



Talking with local residents for product development

Promoting Our SRI Funds

## Sompo Japan Green Open

Sompo Asset Management offers a socially responsible investment (SRI) fund to meet the needs of individual and institutional investors. The Sompo Japan Green Open fund, launched in September 1999, invests in companies that are proactive on the environment. The company expects that funds from investors indirectly contribute to environmental conservation. In fiscal year 2018, the company received a Special Award in the General Category of the Minister of Environment Awards as an example of best practice in the Principles for Financial Action for the 21st Century in recognition of the pioneering actions and high operating performance of this fund over a long period of time. In November 2019, we held an event to commemorate the 20th anniversary of the launch of the product, and many people from various fields participated.



20th Anniversary Event



Net asset balance  
**19.9**  
billion yen  
(as of March 31, 2020)

**Largest**  
publicly offered  
SRI funds in  
Japan



## Climate Risk Analysis

Provided the recent intensification of climate change impacts such as the increase in natural disasters likely associated with climate change, Sompo Risk Management (SRM) helps customers perform scenario analyses of their physical and transition risks under climate change by using our in-house typhoon and flood risk evaluation models and disclose the result of the analyses. Participating in the MEXT's "Social Implementation Program on Climate Change Adaptation Technology (SI-CAT)" and collaborating with the National Research Institute for Earth Science and Disaster Resilience, SRM has developed techniques that enable domestic typhoon and flood risk assessment under the 2°C / 4°C global warming scenarios by using the MEXT's climate change prediction database.

First in insurance industry

## Certified as an "ECO FIRST Company"

In 2008, Sompo Japan became the first P&C insurer to be certified as an ECOFIRST Company by the Japanese Minister of the Environment. Under the ECO-FIRST system, which aims to support environmental initiatives by industry leaders, companies promise the Minister that they will undertake environmental conservation initiatives, such as measures to combat global warming and to promote waste management and recycling.



Biodiversity conservation

## SAVE JAPAN Project

Community Contribution Project

About  
**850**  
events  
(end of FY2019)

Over  
**45,000**  
participants  
(end of FY2019)



Sompo Japan has implemented the SAVE JAPAN Project, a community-based biodiversity conservation program, all over Japan in collaboration with local environmental and civil society groups and Japan NPO Center.



**1,124**  
graduates  
(end of FY2019)

## CSO Learning Scholarship Program



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

CSOs as a means to develop a sustainable society. In February 2019, the program was launched in Jakarta, Indonesia, and in October of the same year 19 students completed the program. In February 2020, the 2nd generation students started their activities.



Kick-off event in Jakarta, Indonesia

Forest management implemented with local communities

## Forest of Sompo Japan

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



## Open Lectures on the Environment

**22,964**  
participants  
(end of FY2019)



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

### TOPIC

### From the Seminars in FY2019

In FY 2019, they held 9 seminars and 1 special seminars (workshops) throughout the year.

**24th July**

**Biodiversity and our lives**



**Dr. Koichi Goka**

National Institute for Environmental Studies  
Ecological Risk Assessment and Control Section  
/Head

**18th September**

**Giving new values to  
"food loss"**



**Mr. Koichi Takahashi**

Japan Food Ecology Center, Inc.  
President, (Veterinarian)

**11st November**

**Thinking garbage issues  
with Mr. Takizawa**



**Mr. Shuichi Takizawa**

Comedian, Machine Guns

## Ecological Project

©JAPAN-DA



Sompo Japan is engaged in "Ecological Project" aimed at realizing a low-carbon society, a society in harmony with nature, and a recycling-oriented society as measures to address global environmental problems in automobile repair. Ecological Project refers to initiatives aimed at reducing industrial waste generated during automobile repair, such as repairing parts that can be repaired, promoting the use of eco-parts for parts that need to be replaced, and recycling parts that have already been replaced. These efforts are being promoted with the understanding of our customers and those involved in the repair of automobiles regarding consideration for the global environment and reduction of industrial waste. The company will continue to contribute to the creation of a prosperous and vibrant future by tackling Ecological Project through the repair of automobiles.



Material  
Issue **4**

# Empowering Community and Society



Nationwide development of parking space sharing project "akippa" and development of "parking space sharing insurance"

## Improving Convenience of Mobility Services

The company, "akippa," the largest car-sharing service provider in Japan was joined in the group as an affiliate, and Sompo group has been actively promoting the car-sharing business.



**SOMPO** ホールディングス

安心・安全・健康のテーマパーク

Sompo Japan and akippa have jointly examined new insurance to enable both owners and users to use parking sharing services with greater peace of mind, and have developed their own "parking share insurance". The parking sharing service provided by akippa requires users to purchase automobile insurance under the rules in case of an accident between the owner and the user. This insurance covers the owner's property damage and injury compensation and liability caused by the user's accident during the rental of the parking lot in case the user's insurance cannot be applied effectively, and it has been applied to all the parking lots owned by those who use the service of akippa since June 1, 2020.

### Proposing innovative ways to use cars that are secure and safe

In 2019, we established DeNA SOMPO Mobility Co., Ltd. to provide individual car-sharing services and DeNA SOMPO Carlife Co., Ltd. to provide private car leasing services. By combining subscriptions and sharing, the companies aim to reduce the real burden on private cars and create a society in which everyone can own a car they admire. By leveraging our company's strengths in data from its insurance sales network and automobile insurance, as well as DeNA's expertise in designing and operating high-quality services using AI's digital technology, we will offer new value in mobility services that combine real and digital technologies.

## Community Enhancement Day

Sompo International began Community Enhancement Day as a one-time event to mark the company's ten year anniversary in 2011. The program was so well-received by employees that it became an annual initiative which staff look forward to participating in each year. In FY2019, more than 500 employees participated in volunteer events spanning five countries in support of local charitable organizations including food banks, environmental agencies, and facilities aiding underprivileged children and adults.



## SOMPO Digital Lab

We have established SOMPO Digital Labs in Tokyo, Silicon Valley, and Tel Aviv. Through the Group-wide digital transformation driven by our information-gathering capabilities and digital technologies as our core competency at these global bases, we aim to offer new value to customers and to be the best service provider.

The Sompo Group will invest in the latest digital technologies, such as AI, big data, agile development, and design thinking; rigorously economize on the labor costs of existing businesses and increase their sophistication; and develop new digital technology businesses. Specifically, we are incorporating AI into underwriting and claims services, developing IoT-enabled insurance and services, unbundling insurance functions to facilitate open innovation with partners, and using data technologies to develop co-creation businesses with other companies. The group will prepare and forge ahead with digital strategies; and create and advance new businesses enabled by digital technologies. As well as contributing to profits and continuing to drive the Group's digital transformation, the aforementioned measures will embed digital technologies into society, thereby helping address some of the issues that companies and society face.

### SOMPO Digital Lab Tokyo

This facility serves as the control tower for promoting Group innovation and supports research and development in each business.



## Collaboration

### SOMPO Digital Lab Silicon Valley

This lab gathers information related to state-of-the-art digital technologies and works to build networks with prominent local companies.



### SOMPO Digital Lab Tel Aviv

This lab collects information on cutting-edge technologies and fosters networks by seeking out partners to help the Group protect customers from the threat of ever-more sophisticated cyberattacks.



## Cooperation with Municipalities on the Environment and SDGs



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

## Sompo Chikyu (Earth) Club

The Sompo Chikyu (Earth) Club, a volunteer activity organization of which all group employees are members, plays a pivotal role in conducting volunteer activities throughout Japan. Since its establishment in 1993, the Club is undertaking various activities including forest conservation, cleanups, cleaning and maintenance of wheelchairs in welfare facilities, and collection of second-hand books by collaborating with agencies. Each project is tailored according to the needs and characteristics of local communities. In FY2019, more than 36,336 employees and agencies nationwide participated in volunteer activities. The Sompo Chikyu (Earth) Club Corporate Citizenship Fund is financed by voluntary donations by our employees and directors. The funds raised are used primarily for community outreach activities conducted by the Club, such as the payment of expenses of volunteer activities performed across Japan, support for disaster relief and donations to civil society groups and other organizations supported by the Fund members.



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

## Sompo Museum of Art



Sunflowers Vincent Van Gogh in 1888  
Sompo Museum of Art

In 1976, we opened the Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art on the 42nd floor of our headquarters building in Shinjuku, Tokyo, as part of our corporate citizenship activities. The museum attracted roughly six million visitors before being relocated to a newly constructed museum in the grounds of our headquarters building, and it reopened as the Sompo Museum of Art in 2020.

The museum, the only one in Asia where visitors can view Van Gogh's "Sunflowers," has the exhibition space which allows visitors to view the works at their leisure, and also has been made to be enjoyed by visitors



Sompo Museum of Art

of all ages from all around the world including a shop and a lounge area.

Check here for  
exhibition details!



## SOMPO Dance Project

In March 2019, Sompo Japan and the Nippon Street Dance Studio Association launched the "SOMPO Dance Project" in order to support children's healthy growth and solve lack of physical exercise through dance, a compulsory subject in elementary schools. The company provides the "dance to make you run faster" which includes the elements of training that make you faster as teaching materials, and holds training seminars for teachers and special dance classes at elementary schools nationwide.



## Sompo Japan puppet theater Himamwari Hall

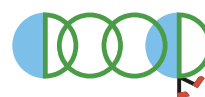


Sompo Japan has operated the Himawari Hall puppet theater in collaboration with the local NPO Aichi Puppetry Center since its opening in 1989. The theater has organized a wide variety of events that draw national attention, such as puppet performances, seminars, workshops, the children's art festival,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

Himawari Hall's 30th Anniversary Performance

Tokyo University of the Arts × SOMPO Holdings

## Diversity on the Arts Project (DOOR)



Diversity on the Arts Project

In 2017, we launched a Diversity on the Arts Project (DOOR) in collaboration with Tokyo University of the Arts aiming to leverage diverse art values in society, to train personnel who contribute to social inclusion and to create a social environment in which diverse people can live together. This is a credit certificate project that is a combination of systematic and unique lectures on "art×welfare" at Tokyo University of the Arts and practical activities in the community.





Material  
Issue

5

# Supporting Diversity and Inclusion in Private and Public Life



## Enhancing Productivity by Remodeling the Sampo Group's Work Styles



The changes brought about by the recent spread of COVID-19 have provided us with an opportunity to develop work styles that maximize productivity. Accordingly, we will redefine the target profile of each business and accelerate reforms focused on transitioning to location-independent and other new work styles. We are using systems for shift work and telecommuting with our sights set on removing restrictions on time and place and increasing the flexibility of work styles. Due

to the spread of COVID-19, employees of our domestic bases have, in principle, been working from home since March 2020. With the aim of enabling each employee to remain aware of the importance of high productivity as they work, make effective use of the time freed up, and utilize their particular talents fully, we are providing training focused on new management skill sets and revising work rules in ways conducive to the development of a results-oriented culture.

## Female Empowerment

We view the promotion of diversity and inclusion as an essential management strategy for growth. Under the slogan "Diversity for Growth," we are concentrating efforts on developing systems and a corporate climate that produce workplaces where employees with many different attributes can take maximum advantage of their particular strengths and work with a sense of fulfillment. We aim for women to account for at least 30% of our managers by the end of 2020. To this end, we are conducting training programs designed to enhance the knowledge and skills of female employees and change their mind-sets. Given that a growing number of mothers are working and that fathers are increasingly participating in childcare, we think it is essential to create a workplace where both men and women can continue to work while achieving better work life balance. In April 2015, we joined the "IkuBoss Corporate Alliance," a program managed by NPO Fathering Japan.



## SOMPO Challenged Inc. to boost jobs for challenged people

SOMPO Challenged, a company that includes “challenged\*” in its name, was established in April 2018 with the aim of realizing an attractive SOMPO Challenged Park (vision) that offers an unrivaled comfortable working environment, maximizes growth of individuals and organizations, and provides customers with truly selected quality. The Group, and Sompo Japan in particular, entrusts the company with new projects that are undertaken by 54 challenged members as of the end of June 2020. The company has challenged itself to recruit 100 members by 2023.

\* “Challenged” is a word used to refer to “persons with disabilities” in the US, and incorporates the idea of people who are entitled to tackle challenges and granted qualifications and skills to do so.



## Diversity Advocates for LGBT Persons

In addition to promoting understanding of LGBT, the Group provides products and services that support LGBT customers.

### For Customers

Sompo Japan reexamined the definition of spouse in automobile insurance, accident insurance and fire insurance and included “same-sex partner” as spouse. Sompo Himawari Life provides an abbreviated process for confirming the relationship between insured persons and their same-sex partners when their partners are designated as beneficiaries.

### For Employees

We hold employee seminars and employees who acquired the basic knowledge of LGBT and became a good understanding person (ALLY) in the workplace are positively posting ALLY declaration cards. By visualizing the declaration, we aim to promote the understanding of LGBT in the workplace as well as leading to peace of mind for the parties. Sompo Japan has received a Gold certification from the volunteer organization “Work with Pride”, as an evaluation indicator for our LGBT initiatives as a corporation.

We are LGBT friendly



SOMPO HOLDINGS Innovation for Wellbeing



## Fostering Globally Competent Leaders and Personnel Exchange Program

In order to develop human resources capable of driving future our company management on a global basis, we are developing human resources through group selective training for 3 target groups. Group employees around the world, regardless of nationality, are provided with "SOMPO Global University" (Newly established in fiscal 2012) for young employees, "Global Leadership Program" (Newly established in fiscal 2017) for mid-level employees, and "Global Executive Program" (Newly established in fiscal 2018) for senior employees. We are also actively promoting personnel exchanges within the Group, including group personnel exchanges "Global Assignment Program" in which national staff from overseas Group



Global Executive Program

companies are accepted into each division of the Group in Japan, and "Sompo International Global Trainee Program" in which highly qualified personnel from Japan are selected and assigned to specific duties at SOMPO International's overseas offices, making the most of their expertise.



Global Leadership Program

Total funding  
given to projects  
**1.96**  
billion yen  
(end of 2019)

## Supporting Activities that Contribute to Social Welfare

Sompo Welfare Foundation aims to create a society in which all people can support each other and live in the community, regardless of abilities and disabilities. The Foundation promotes projects to assist NPO/NGO in ASEAN countries, India and South Africa that are actively engaged in social welfare activities.



## Health and Productivity Management Initiatives

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

### 1 Maintain and Promote Employees' Health

In order to maintain and promote the health and wellbeing of employees, each Group company is implementing various initiatives based on the individual's health conditions.

- Sompo Japan puts particular focus on “high blood sugar levels” from the results of past health checkups, broadly shares the employees' health status and provides helpful information in the “Health Report”. The company promotes improvement of blood sugar levels through various activities with the original catch-phrase and character.
- Sompo Himawari Life provides free wearable terminals to all employees. Employees check own daily data (e.g., the number of steps, heart rate, calories consumed, hours of sleep) to enhance their health awareness.

### 2 Ensure vigorous work environment

The Group believes that ensuring vigorous work environment will help maintain employee health, improve productivity and ultimately lead to sustainable corporate growth. Sompo Japan conducts employee awareness surveys on a regular basis. This is to measure the level of activity of both employees and the organization. Sompo Japan then visualizes the results of such surveys by department and division, by combining the actual work hours and the results of stress checks. Based on the visualized results, each department and division is promoting initiatives to boost employee satisfaction and to further revitalize the organization.

### 3 Data Health

The Group is working on Data Health by utilizing health data analysis provided by its Group Company, Sompo Health Support and in cooperation with health insurance associations. Sompo Japan accumulates data (e.g., lifestyle practices) using the results of employee medical checkups and stress checks. Sompo Japan is working on the analysis on the relationships between work hours and Presenteeism\* Sompo Himawari Life is making an effort to evolve the Data Health.

\*Presenteeism is defined as a loss caused by lower productivity arising from mental/physical health conditions

In 2020, for the second consecutive year METI and the Tokyo Stock Exchange jointly selected Sompo Holdings as a “Health & Productivity Stock,” a designation that recognizes companies with outstanding health and productivity management. At the same time, 12 Group companies were certified as “Outstanding Enterprises Engaging in Efforts for Health and Productivity Management” in the large enterprise category of a system jointly conducted by METI and Nippon Kenko Kaigi. Moreover, eight of these Group companies were also certified as “Outstanding Enterprises Engaging in Efforts for Health and Productivity Management” in the large enterprise category (White 500).



#### Group company selected as Health and Productivity Stock

- Sompo Holdings, Inc. (two consecutive years)



#### Group companies recognized as White 500 companies

- Sompo Holdings, Inc. (four consecutive years)
- Sompo Japan Insurance Inc. (four consecutive years)
- Sompo Himawari Life Insurance, Inc. (four consecutive years)
- Sompo Health Support Inc. (four consecutive years)
- Sompo Communications Inc. (two consecutive years)
- Prime Assistance Inc. (two consecutive years)



- Sompo Japan Career Bureau Inc. (two consecutive years)
- Sompo Japan Partners Inc. (first recognition)

#### Outstanding Enterprises Engaging in Efforts to ensure Health and Productivity Management (Large Enterprise Category)

- Sompo Risk Management, Inc. (four consecutive years)
- Sompo Business Services, Inc. (four consecutive years)
- Sompo Systems, Inc. (second recognition)
- Sompo Corporate Service (first recognition)

## Four Steps in Redefining Material Issues

### STEP 1

#### Materiality Assessment based on International Guidelines

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

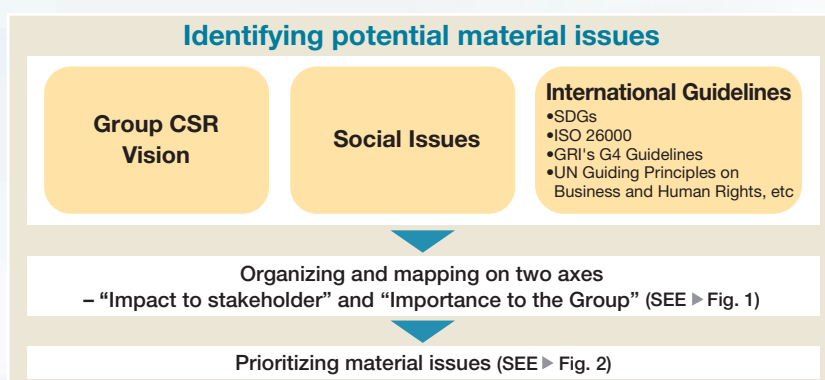
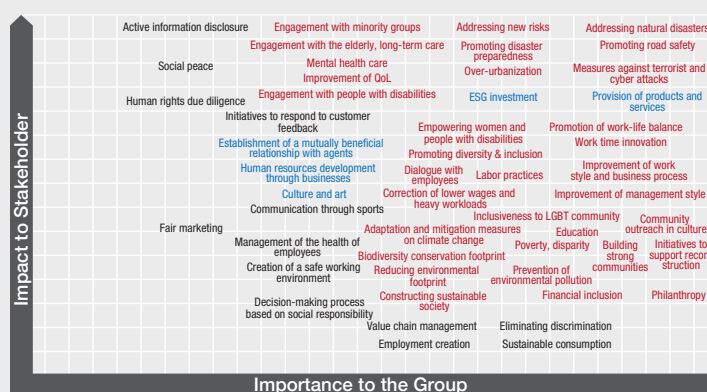


Fig. 1: Materiality Matrix



\*Corporate governance, compliance, and brand-related items are not included in the figure because they are fundamental to our business management and continually a high priority.

\*Red font indicates material issues, blue font indicates our key strengths.

### STEP 2

#### Multi-Stakeholder Dialogue

We recognize stakeholder engagement as important processes for understanding social issues, building relationships of trust and collaboration, and yielding greater results. When redefining our material issues, we exchanged perspectives with 16 different groups of stakeholders, including experts and international institutions specializing in CSR and ESG investment as well as other key stakeholders that impact our business activities, including governments, civil society organizations, consumers, agencies, outside directors, and employees.

Based on the Group's CSR material issues identified as needing to be addressed through our business activities, we are working to contribute to the security, health, and wellbeing of our customers and society as a whole by providing services of the highest quality possible, as stated in our management philosophy.

### STEP 3

## Internal Engagement

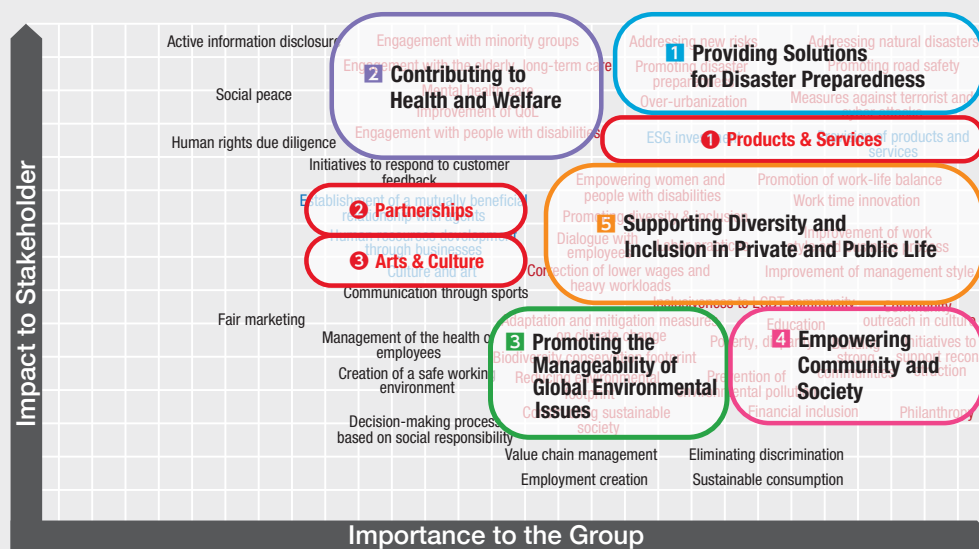
To discuss and promote CSR across the Group based on this stakeholder input, we held meetings with the Group's Council for CSR Promotion, Management Committee, and Board of Directors.

### STEP 4

## Identification and Action

Based on Steps 1 through 3, we redefined our five material issues and key strengths. We then set new CSR-KPIs based on the new material issues and measures. Directed by a Group-wide CSR management system and an interactive PDCA-cycle process to improve performance, we are implementing various Group initiatives to address social issues and build a more sustainable society.

■ Fig. 2: Prioritizing the materiality



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



# CSR Management System

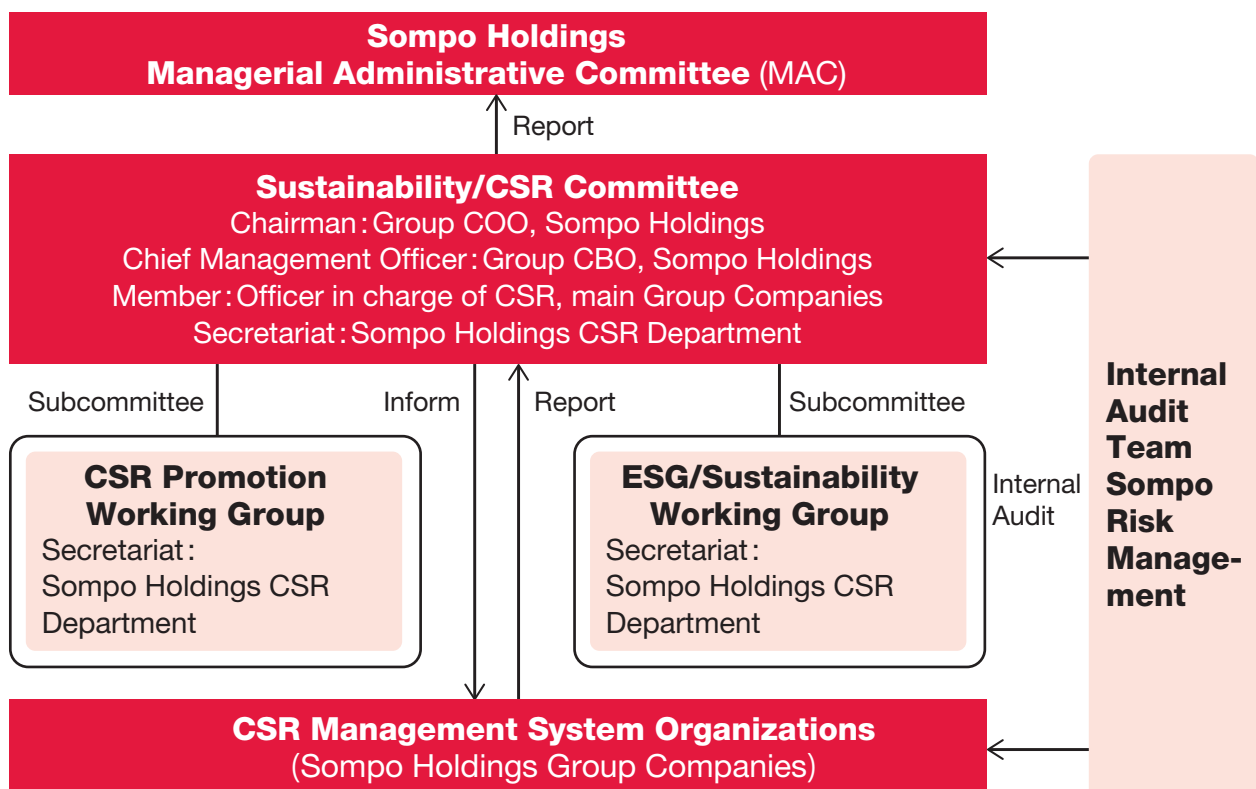
## Management at Individual Companies (Continuous Improvement)

### ISO 14001-based framework

The Group operates a performance-driven CSR management system to ensure continuous improvement. We have extensively applied the ISO 14001 certification we obtained in 1997 to build a management system that covers all CSR initiatives.

### Group-Wide Management (Sustainability/CSR Committee)

In order to accelerate efforts amid increasingly intertwined and complex social issues, the Group's Council for CSR Promotion was turned into the Sustainability/CSR Committee, headed by the Group COO, in April 2020. At the same time, two new working groups were formed, called CSR Promotion and ESG / Sustainability. This put into place a structure for enhancing effectiveness, by facilitating the exchange of opinions with stakeholders, including Group business divisions, and discussions about the finer details of insurance underwriting, loans, and investments.

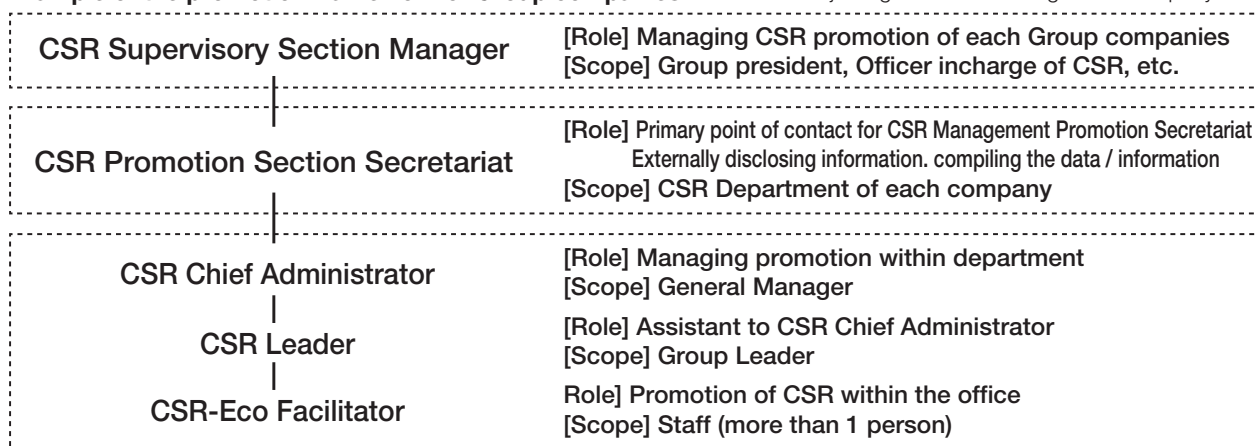


## The Promotion Framework of Each Group Company

Each Group company now has its own CSR management organization led by the CEO or other executive officer and run by a team of managers and leaders. Furthermore a CSR-Eco Facilitator is appointed at every worksite in an effort to encourage self-motivated bottom-up action.

### Example of the promotion framework of Group companies

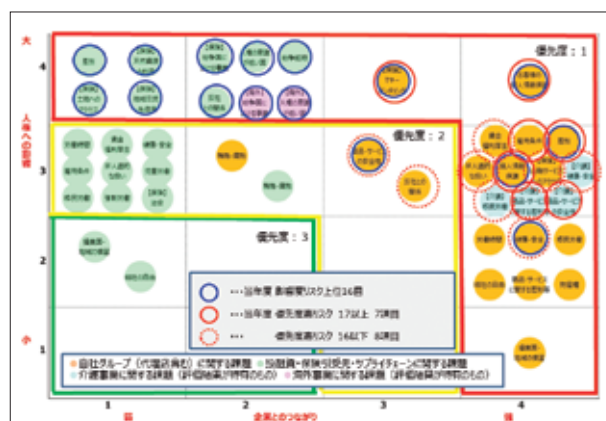
\* Adjusting details according to the company size.



\* CSR-Eco Facilitators and other staff across the Group are 2,800 employees (as of June 2019)

Our human rights due diligence process is also incorporated into our group-wide CSR management system. More detailed risk identification, drafting an annual CSR action plan and conducting half-year and full-year reviews are carried out through a bottom-up approach by related departments and group companies.

Human Rights Risk Assessment.



## Annual CSR Action Plan and Dialogue-based Internal Auditing

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

## Various trainings

We engage in various efforts to boost CSR awareness and understanding. Examples include offering seminars for Group employees with our own training materials covering ISO 26000, the SDGs, and ESG topics; grade-specific seminars for new managers and newly-hired employees.

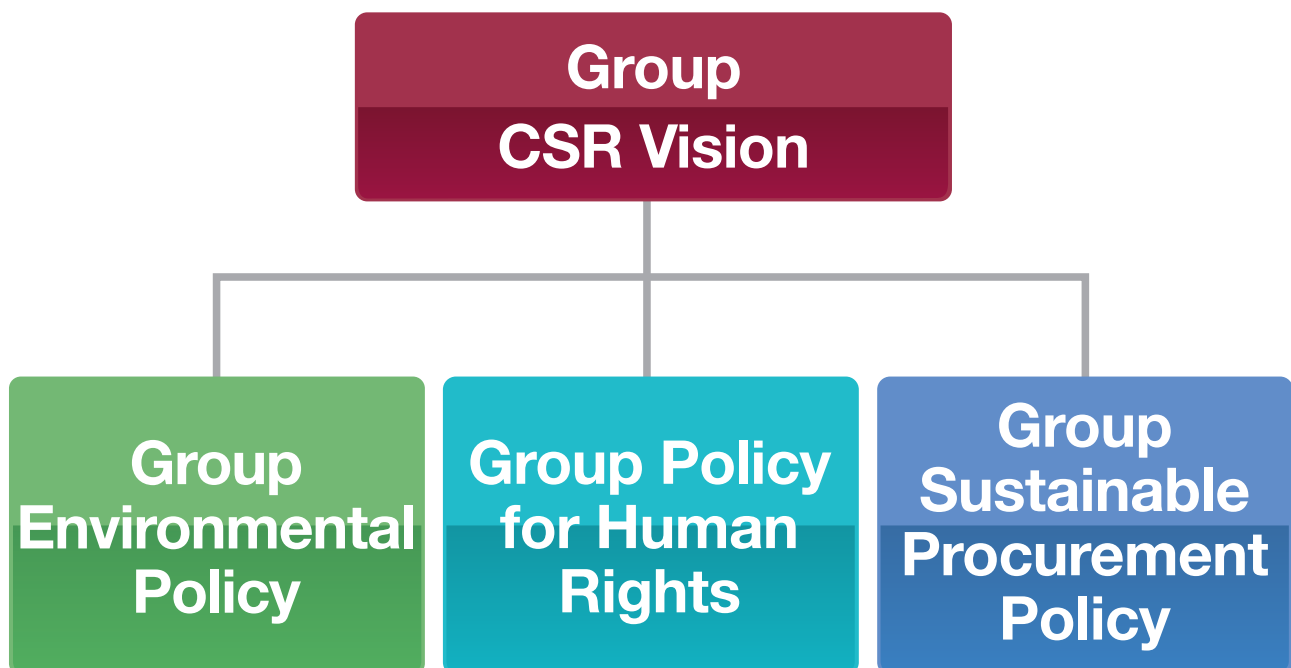
# ◀ CSR Initiatives ▶

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

## Group CSR Vision

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

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



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

# External Recognition

## Dow Jones Sustainability Indices (DJSI World)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approach toward ESG (Environmental, Social and Governance) issues. We have now been selected as a member of the indices for 10 consecutive years since the company was founded and 20 consecutive years since the subsidiary company Sompo Japan was included for the first time. (September, 2019)



## CDP Climate Change Survey

We are selected for the 2019 Climate A List in a survey on climate change by the international CDP project, under which the world's major institutional investors call upon businesses to adopt climate strategies and disclose their GHG emissions. We have been among the highest ranked financial institutions in Japan and the world for the fourth consecutive year. (January, 2020)



## Selected NADESHIKO BRAND FY2019

We are selected for NADESHIKO BRAND FY2019 by Ministry of Economy, Trade and Industry and Tokyo Stock Exchange. We have been appraised in terms of building culture that supports women's career development from junior level to managerial positions and increasing number of female managers. (March, 2020)



## The Global Ageing Influencer award at the 7th Asia Pacific Eldercare Innovation Awards

Sompo Holdings received the Global Ageing Influencer award at the 7th Asia Pacific Eldercare Innovation Awards, which recognizes each department and company that has an excellent track record in elderly care in the Asia-Pacific region. (May, 2019)

## Grand Prize in the Corporate Category of the 2019 Tokyo Metropolitan Social Contribution Awards for Building a Mutual Aid Society

Sompo Japan received the grand prize in the corporate category of the 2019 Tokyo Metropolitan Social Contribution Awards for Building a Mutual Aid Society (sponsored by the Tokyo Metropolitan Government). (February 2020)

## Silver Prize in the Financial Services Category of the First ESG Finance Awards

Sompo Japan received a silver prize in the financial services category of the first ESG Finance Awards (sponsored by the Ministry of the Environment) in recognition of its efforts to promote climate change adaption through the provision of Disaster Prevention/Reduction Insurance and other services. (February 2020)



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

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SOMPO  
HOLDINGS



We support the Sustainable Development Goals.

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