

Sompo Holdings

Sustainability Report 2024

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DEI (Diversity, Equity & Inclusion)

The Sompo Group's DEI vision

Concept and Policy

We promote DEI as one of the key initiatives essential to the Group's growth from the perspectives of employees, the company and society. The employee perspective is to foster a corporate culture that respects individual differences, encourages dialogue, and increases employee pride and job satisfaction, thereby supporting their growth. The company's perspective is to encourage diverse individuals to play an active role in better decision making, thereby improving value creation and resilience. The social perspective aims to create a workplace and a society in which all people can play an active role with confidence. To embody SOMPO's Purpose - a future of health, wellbeing and financial protection - we will respect the values of each and every employee, regardless of gender, disability, nationality or age. We will engage in dialogue and make the most of our talents and strengths. We will stay ahead of change to create new value. In this way, we will put true DEI into practice.

Initiatives to promote DEI

Activities and Achievements

Close the gender gap

We implement training programs and workshops to promote self-directed career development in each company and across the Group. In this way, we create an environment and culture that supports women's career advancement.

The Group is committed to improving diversity in management decision-making. To this end, we have set numerical targets to increase the proportion of female executives, general managers and managers to 30% or more by 2030. We formulate succession plans for key positions in the Group (98 positions in total), including the Group CEO and other senior executives. We aim to fill 50% of these positions with female candidates. As of April 1, 2024, Holdings had five female executives (three Outside Directors, one Executive Officer, and one Senior Vice President) while Sompo Japan had six female executives (one Outside Director and five Senior Vice President). The percentage of female managers in the Group was 25.5%.*

*After continuous efforts to empower women, Sompo Japan has largely achieved its 30% target for women in management positions, previously defined as "team leaders and above in charge of evaluation." Sompo Japan has redefined management positions as "higher decision-making positions," with the percentage target for women in these positions. It will accelerate its efforts to achieve this goal.

Topic Title partner agreement with women's professional soccer "WE League"

We have signed a title partner agreement with the Women's Professional Soccer League, "WE League," for the seasons starting from September 2024. With a mission to "promote an inclusive society, filled with diverse dreams and ways of living, and where individuals can shine, through the power of women's football and sports," WE League works to solve problems such as gender issues and contribute to society throughout the country. We will promote DEI in cooperation with the WE League by working to solve various social and regional problems. We will create "a future of health, wellbeing and financial protection" together.



Empower people with disabilities

The Group strives to create a stable environment in which people with disabilities can demonstrate their abilities and achieve self-fulfillment in the workplace. To realize DEI through their active engagement, the Group has been empowering people with disabilities. As of April 1, 2024, the Group's employment rate for people with disabilities was 2.49%.

Sompo Japan has developed a manual for executives and managers. It has deployed employment counselors for people with disabilities nationwide. Sompo Japan has established a system to support employees with disabilities and create a comfortable workplace.

Special purpose subsidiary*, "SOMPO Challenged," to empower people with disabilities

In April 2018, a special purpose subsidiary, SOMPO Challenged, was established to promote the stable employment of people with disabilities across the Group and to create an environment where people with disabilities can actively work. Since December 2023, Holdings and SOMPO Challenged have been working together to recruit, retain and promote the active participation of people with disabilities in all Group companies.



*A special purpose subsidiary is a company that pays special attention to the employment of people with disabilities and must meet the requirements specified in the Employment Promotion of People with Disabilities Act and be certified by the Minister of Health, Labor and Welfare.

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DEI (Diversity, Equity & Inclusion)

We joined The Valuable 500, an international initiative to empower people with disabilities

The Valuable 500 is an international organization founded by social entrepreneur Caroline Casey at the World Economic Forum Annual Meeting (Davos Forum) in January 2019, based on the idea that "inclusive businesses create inclusive societies." The organization's goal is to encourage business leaders to implement reforms that enable people with disabilities to demonstrate their potential value to business, society and the economy.

As a member of the Valuable 500, we will work to drive change. We published our commitment when we became a member of the Valuable 500.

Web Click on the link below for more information:
[Sampo Group Commitment, "The Valuable 500"](#)

Universal Manners Certification training

Universal Manners Certification is a certification test that encourages people to systematically learn and practice universal manners (the attitudes and actions required when working in a diverse environment). We strive to provide customers with "reasonable accommodation" and valuable products and services based on proper understanding and empathy. We make every effort to understand and respect people with disabilities as our fellow employees.

With this in mind, Holdings and the main operating companies in Japan held a workshop in June 2023. The workshop, attended by executives, was designed to raise awareness, broaden their understanding of diversity, and help them achieve Universal Manners Certification Level 3.

All the management leaders at Sampo Himawari Life Insurance have obtained Universal Manners Level 3 certification. Workshops at each workplace are designed to deepen employees' understanding of the employment and the active participation of people with disabilities.



Empower LGBTQ+

Improved human resource systems and workplace facilities

Holdings and Sampo Japan have a system that treats same-sex partners as "deemed spouses" if certain conditions are met. As with other employees, they are considered to be entitled to various benefits, including condolence payments, congratulatory and condolence leave, childcare leave, and access to various welfare facilities. In addition to these benefits, we have all-gender facilities. The headquarters building and training facilities have all-gender restrooms. The Headquarters Clinic provides all-gender locker rooms.

Initiatives to promote understanding

Sampo Japan promotes various initiatives to create a comfortable and rewarding environment and culture for everyone, including LGBTQ+. For example, the LGBTQ+ Circle, one of the activities of the Employee Resource Group (ERG), takes the lead in sharing information and exchanging opinions, holding internal social gatherings, participating in external events, holding study sessions for all employees, implementing e-learning, and providing educational materials and workbooks to all workplaces.

Since 2019, we have been a sponsor of the LGBTQ+ event "Tokyo Rainbow Pride." In fiscal 2024, Holdings and Sampo Japan jointly set up a booth at the event, which attracted many employees and their families. Based on the idea offered by the LGBTQ+ Circle, we have been sponsoring "Nagoya Rainbow Pride" for three consecutive years since fiscal 2022.



Participation in "Tokyo Rainbow Pride"

Products and services

Sampo Japan has changed the definition of spouse in automobile, fire and personal accident insurance policies to include same-sex partners as "deemed spouses" for coverage under certain conditions.

Sampo Himawari Life Insurance has simplified the process for beneficiaries. When a same-sex partner is designated as a beneficiary, it is now possible to receive insurance payouts by submitting a copy of the "Certificate of Partnership" or other documents.

* We use LGBTQ+ as a generic term for SOGIE (Sexual Orientation, Gender Identity and Gender Expression).

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DEI (Diversity, Equity & Inclusion)

Human resources systems that support diverse work styles

Work-life balance is an issue for all employees, regardless of gender or age. We sincerely hope that our employees will work actively and sustainably. Therefore, it is necessary to embody a variety of work styles appropriate to each individual's situation.

The Group is working to create an environment that supports healthier work-life balance. Here are some examples introduced at major Group companies, such as Sompo Japan.

Career Transfer Program

We have a system in place that allows employees in non-relocation positions to continue working by relocating if they are required to relocate for unavoidable reasons, such as a spouse's relocation, provided they meet certain requirements.

Support systems for pregnancy, childbirth and childcare

We have the following systems in place to support a healthier work-life balance: "Maternity leave before and after childbirth," "Paternity leave," "Childcare leave" and "Shorter work hours for childcare."

The childcare leave schemes allow employees to take leave until the child reaches 25 months of age. Under such schemes, the leave of seven consecutive days is categorized as "Short Term Childcare Leave." This paid leave is available regardless of gender. "Shorter Work Hours for Childcare" offers multiple working hour arrangements until the child completes third grade. If there are unavoidable circumstances due to the child's illness or disability and the company deems it necessary, the employee may choose a shorter work hour schedule until the child reaches 18 years of age. We have systems in place that make it easy for all genders to take parental leave and balance work and childcare.

We recommend that male employees take at least one month of parental leave. From fiscal 2023, we have been holding training sessions for all relevant parties and management throughout the Group to further support a healthier work-life balance and promote the use of parental leave by male employees.

Workshops to support those on parental leave

We hold online workshops for employees on parental leave to help reduce anxiety about returning to work. This helps them make a smooth transition back to work and facilitates their career development when they return. Their managers participate in these workshops. We create a work environment that welcomes returning employees, allowing them to settle into their roles and perform to their full potential.

"Amore Support," a program to support employees returning from parental leave

We are strengthening our tools to create a supportive workplace for everyone, especially those returning to work after parental leave. We have a Pregnancy, Childbirth and Childcare Guide, an interview sheet for people taking parental leave, and a guide for managers dealing with employees on parental leave. We communicate important company policies regularly.

Caregiver support system

Due to the rapid aging of society, caregiving for family members has become a familiar issue. To help employees achieve a better balance between work and caregiving, we promote the use of the "Caregiving leave system (up to a total of 365 days)," "Caregiving holiday system," "Caregiving shift work system," and "Caregiving shorter work hour system." We create a better work environment by holding workshops to support healthier work-life balance. We provide a manual to help employees balance between work and caregiving and promote understanding among supervisors and colleagues.

Related KPIs and Achievements

Activities and Achievements

KPI items	FY2021	FY2022	FY2023
Percentage of female managers*1	26.8	28.1	25.5
Percentage of female executives*2	9.0	11.5	12.7
Percentage of female succession candidates	32.4	41.9	42.6
Percentage of foreign national executives	14.7	15.2	12.5
Gender pay gap*3	—	67.2	73.5
Percentage of male employees who take childcare leave	71	75	81
Percentage of employees with disabilities*2	2.41	2.36	2.49

*1 Figures as of April 1 of the following fiscal year. As mentioned on page 60, Sompo Japan has changed its definition of management positions. The FY2023 Achievements reflect the company's figures based on the new definition. The FY2023 Achievements reflecting the Company's figures based on the previous definition were 29.9%.

*2 Figures are as of April 1 of the following fiscal year.

*3 Figures for Sompo Holdings.

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DEI (Diversity, Equity & Inclusion)

External awards

Activities and Achievements

FY2021

- Sompo Himawari Life Insurance certified as “Tomonin” by the Ministry of Health, Labor and Welfare.
- Sompo Himawari Life Insurance was selected as one of the “Consortium 40” companies in the “Cancer Control Promotion Corporate Action Consortium” of the Ministry of Health, Labor and Welfare.
- Sompo Holdings and Sompo Japan were selected as “2021 Semi-Nadeshiko Stocks” by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange.
- Sompo Himawari Life was selected as a “2021 Excellent Company for Cancer Control Promotion” by the Ministry of Health, Labor and Welfare and the Cancer Control Promotion Corporate Action Consortium.

FY2022

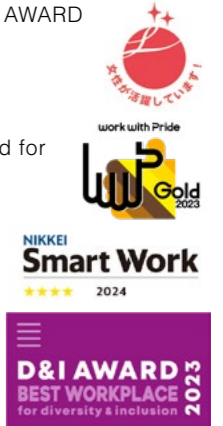
- Sompo Holdings certified as a 5-star company in the Nikkei Smart Work Management Survey.
- Sompo Himawari Life Insurance certified as a D&I AWARD 2022 Advance Company by Job Rainbow Inc.

FY2023

- Sompo Holdings Wins Grand Prix at “Career Ownership Management AWARD 2023.
- Sompo Himawari Life Insurance received the two-star “Eruboshi Certification” from the Ministry of Health, Labor and Welfare.
- Sompo Japan has won the Work with Pride “PRIDE Index” Gold Award for five consecutive years since 2019.
- Sompo Holdings certified as a four-star company in the Nikkei Smart Work Management Survey.
- Sompo Himawari Life was selected as a “2023 Excellent Company for Cancer Control Promotion” by the Ministry of Health, Labor and Welfare and the Cancer Control Promotion Corporate Consortium.
- Sompo Himawari Life was selected as a “D&I AWARD 2023 Best Workplace” by Job Rainbow Co.

FY2024

- Sompo Himawari Life Insurance ranked 2nd out of 479 companies in the Nikkei Cross Woman 2024 “Companies that are Easy to Work for with Dual-Career Parents” ranking.



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Talent Development

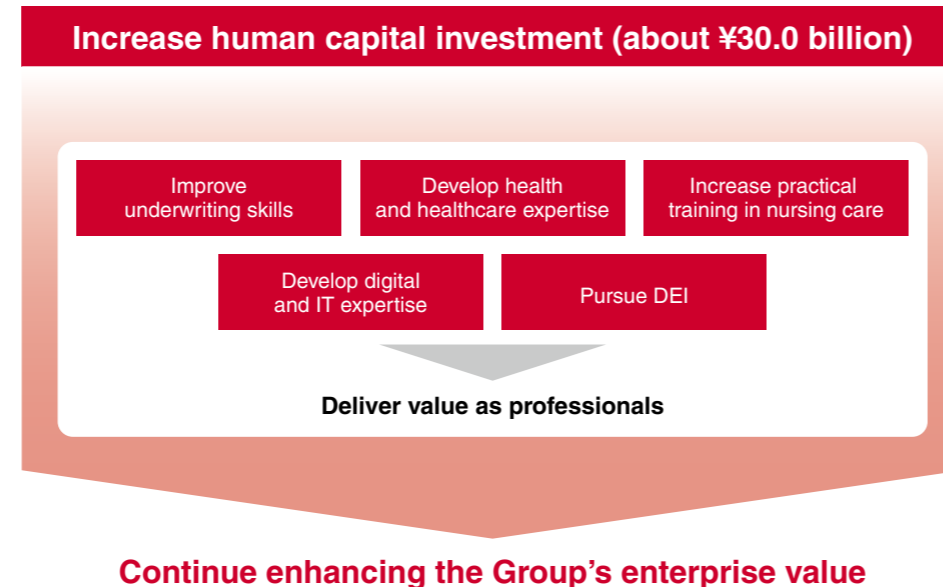
Human capital investment across the Group

Concept and Policy

Expanding human capital investment across the Group

As a form of growth investment in human capital, the most important component of capital that drives the growth of the Group, we have established a 30-billion-yen SOMPO Human capital Fund to expand our human capital investment (talent development, recruitment, etc.) across the Group. By investing in human capital with the aim of enabling individual employees in each field and business to raise the level of their expertise in a self-driven manner, we will build the human capital portfolio necessary for the execution of the Group's businesses and strategies, and achieve sustainable enhancement of the Group's corporate value.

Overview of Group-wide human capital investment



Succession planning

Concept and Policy Activities and Achievements

1. Purpose of formulating succession plans

We formulate succession plans for key posts to realize SOMPO's Purpose and achieve further transformation and growth for the Group. The succession plans are prepared for key posts that are vital in leading these efforts, with a view to building a system that can steadily and effectively produce high-quality human capital with diverse expertise and backgrounds.

2. Applicable positions

The succession plans are for a total of 98 key posts in the Group, including key positions in our line of businesses in Japan and overseas, such as Group CEO, Business CEOs, and Group CxOs, based on the importance of and scarcity of talent for these positions throughout the Group and in each line of business.

3. Selection and development of executive candidates

In order to increase diversity, candidates for each position must meet certain criteria. Candidates may be selected from talent systematically nurtured within the Company, or recruited from outside of the Group. For management development, we are implementing the following development programs.

NLP (Next Leaders Program)

In the succession plans for key posts for each Group, we select successors, so-called "N" talent (as in the "next" talent), from Japan and overseas who we think are capable of assuming these positions within the next five years. We run the NLP program to foster development in these "N" talents. Through dialogue with Group Executive Officers and outside instructors, we ensure that the candidates acquire the necessary knowledge to become Sompo leaders while at the same time fostering a sense of awareness and determination.

FLP (Future Leaders Program)

We select so-called "F" talents (as in "future" talents) in Japan and overseas who we believe have the potential to assume Group key posts in 5–10 years' time. We run the FLP program to foster development of these "F" talents. In partnership with world-class business schools, we aim to deepen their understanding of the perspectives required of SOMPO leaders and the Group's key vision, while instilling in them the right mindset and determination to aspire to become executive officers.

[PDF](#) For further details on this plan, please refer to [Succession plan](#) (P.117).

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Talent Development

Developing global management personnel

Concept and Policy | Activities and Achievements

We aim to build a system that reliably and effectively produces high-quality management personnel with diverse backgrounds. We are currently developing global management personnel in conjunction with our succession planning program.

SOMPO Global University

SOMPO Global University is comprised of two main components: (1) the acquisition of business knowledge by attending the lectures of a world-class business schools; and (2) practical experience in a global environment for the purpose of gaining practical knowledge. It aims to nurture future business leaders of any nationality who possess knowledge, experience, and broad perspectives.

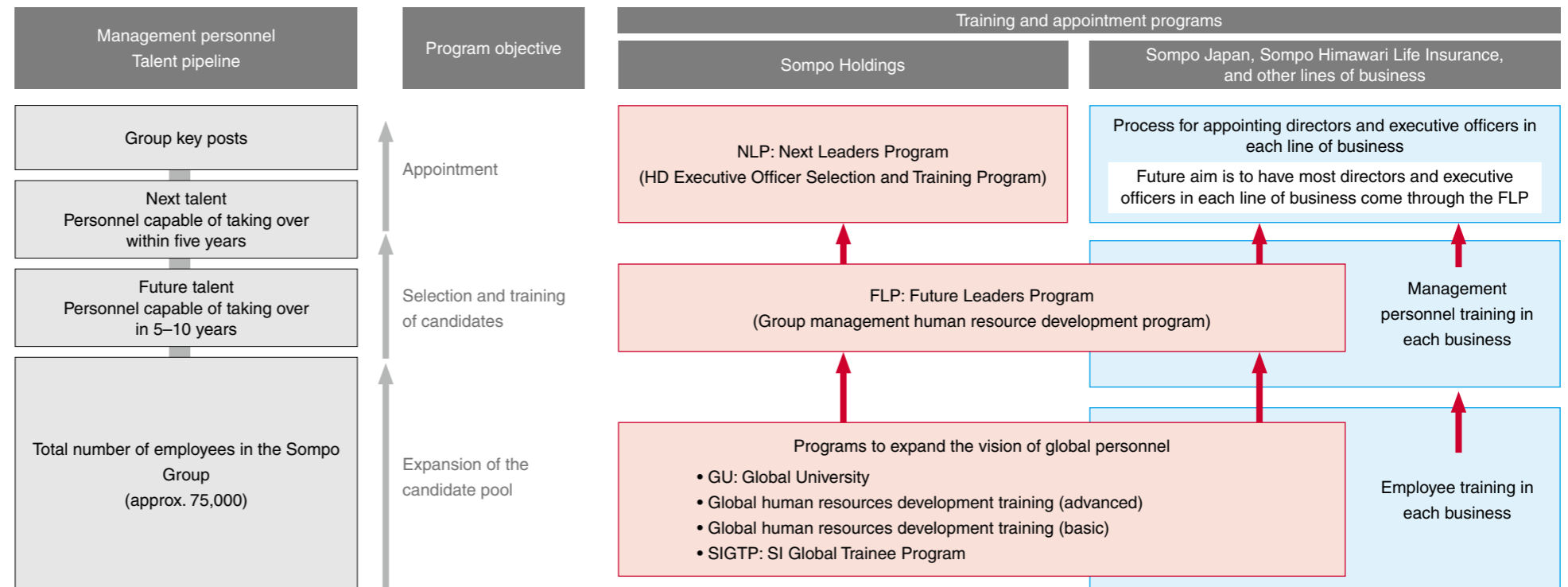
Global human resources development training (basic and advanced)

In the basic course, participants are provided output opportunities through discussions in both Japanese and English with the aim of developing a global mindset and a foundation in communication skills. In the advanced course, we invite instructors from within the Group to teach the participants practical English language skills and deepen their cross-cultural understanding by informing them about the Group's overseas business operations and through lecture-based discussions.

Sompo International Global Trainee Program

In this program, trainees are dispatched to Sompo International – a Group company boasting professionals from different fields centered around underwriting – to acquire knowledge and expertise, typically over a period of three years. By having employees embrace the challenge of working in a culturally different business environment overseas, we are developing global human resources armed with considerable expertise to drive further growth of the Group.

Group-wide framework for training and appointing management personnel



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Talent Development

Providing self-motivated learning opportunities

Activities and Achievements

SOMPO Cross-Training Challenge

We conduct a program through which employees are dispatched to startups, NPOs, or other entities outside of the Group to work on solving issues in society that contribute to the achievement of their My Purpose. Under this program, they take on tough assignments in environments with no clear answers. In this way, we are developing human resources who personify strong leadership to bring about change in our corporate culture and can forge a self-directed career based on their My Purpose.

Digital work shift

We are currently implementing a digital work shift (to nurture digital-savvy employees) with the aim of changing people, our work, and the Company. To achieve a digital transformation, or DX, a wide range of skills are required, which is why we have classified all of our employees into three categories: (1) DX specialists, who possess expert-level skills; (2) DX planning personnel, who plan digital initiatives and lead organizations as the core in promoting DX; and (3) DX support personnel, who shoulder the responsibility of providing value to customers with the use of digital technology. Training is provided to employees according to which category they belong to.

Number of DX human resources as of the end of FY2023

DX human resources: 26,714 (completion rate 110%)

*Breakdown

- (1) DX specialists: 89
- (2) DX planning personnel: 9,344
- (3) DX support personnel: 17,281

Planned Group-wide learning platform

We are currently exploring the introduction of a Group-wide learning management system that is geared towards helping each and every employee achieve self-directed career development based on My Purpose. Also, by aligning it with our talent management system, we aim to construct a framework that connects learning to career-building efforts (realization of My Purpose) and suitable assignments for every employee.

Expansion of our “Choose Your Own Career” system

Concept and Policy Activities and Achievements

Job-based HR system

In FY2020 we introduced a job-based HR system at Sompo Holdings to support self-directed career development in areas where My Purpose overlaps with SOMPO's Purpose. The main feature of the system is that it abolishes company-initiated personnel transfers in principle. We will seek to have employees deliver results as professionals by letting them choose their own career path rather than being driven (or led) by the company. Moreover, unlike typical job-based HR systems, we not only allow employees to forge a career in the same organization or function, but also respect their decision to seek a position beyond their traditional area of expertise by utilizing open recruitment systems and the like that are open to any Group employee. Accordingly, we provide a wide range of options to employees in terms of their career path in the Group. For example, (1) continuing to work in the same department or position to enhance their expertise in a specific area, (2) regularly volunteering to switch between compatible job roles in order to broaden the scope of their career, and (3) opting to change jobs by moving to various departments so as not to remain in a specific area for an extended period. The job-based HR system is being rolled out to all Group companies, including Sompo Japan Insurance, with each company adopting a system that aligns with its own characteristics.

Job challenge system

As one opportunity for employees to choose their own career path, we are currently promoting the Internal Job Posting System called “Job Challenge System,” under which employees can voluntarily apply for job postings and seek a transfer to a department of their choosing. This system allows employees to apply for open positions not only at their own company, but at any company in the Sompo Group. In FY2023, a total of 840 available positions across 28 Group companies, along with the descriptions of those job postings, were disclosed to Group employees. Also, in FY2021 we added a remote job challenge component to the system for the purpose of posting fully remote-based job openings. And for employees who are unable to apply for a desired position that requires a relocation because of their nursing care or childcare obligations, we offer a scheme that allows them to take up the challenge of a post of their own choosing without having to change their place of residence.

Himawari My Purpose career system (Sompo Himawari Life Insurance)

Starting in FY2022, we have implemented a system where employees apply for positions by internally disclosing their My Purpose, knowledge, skills, experience, and other information. Departments can offer employees a position if they feel the employee in question is the right fit for the role. The employee can then transfer to that department if they wish to do so. We are supporting the career-building efforts of every employee by having them influence each other, which in turn generates the motivation for them to actively learn new things. And by clearly envisioning their own future, they can achieve personal growth and work towards that vision of their future selves.

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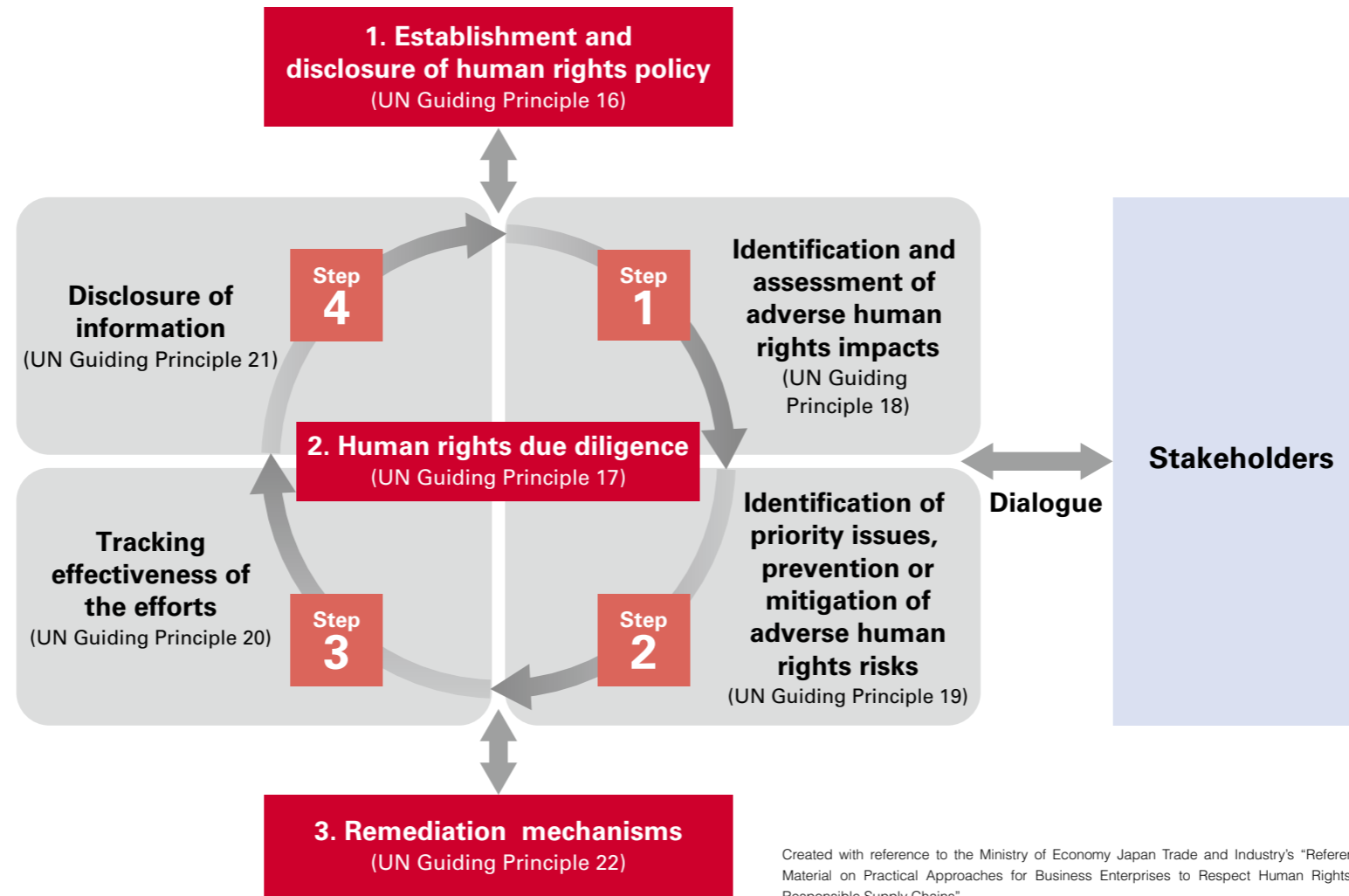
Overall picture of human rights initiatives

Structure

To fulfill our responsibility to respect human rights, the Group is committed to:

1. Establishment and disclosure of human rights policy; 2. Human rights due diligence ("Human rights DD"); and 3. Remediation mechanisms.

In addition, we will also continue to engage in dialogue with stakeholders and make improvements based on the Group's situation.



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Human Rights

1. Establishment and disclosure of human rights policy

Concept and Policy

In the Group Policy for Human Rights, we declares that we will respect the fundamental human rights of all stakeholders in the Group and in the global marketplace, including the value chain, and that we will act with high ethical standards to create a sustainable society, while respecting international codes of conduct.

The policy applies to all employees in the Group and we will make an effort to extend its application to suppliers, business partners and other stakeholders.

In addition, we do not tolerate any form of forced labor, human trafficking, child labor, discrimination or harassment, or any other practices that undermine human dignity. We also respect fundamental rights concerning freedom of association and the right to collective bargaining in accordance with applicable local laws and regulations.

We will conduct procurement in accordance with the Group Sustainable Procurement Policy to ensure fair and equitable transactions with all suppliers, while giving due consideration to human rights and preventing corruption at suppliers and business partners.

Group Policy for Human Rights

We, the Sompo Group pledge to respect human rights of our all stakeholders in global markets including our group and all value chains. We will respect the international norms of behavior*, and simultaneously act with the highest ethical standards towards an inclusive, resilient, equitable and sustainable society.

Based on the perspectives set out below, we will address the human rights impacts of our activities while communicating with our stakeholders, establish an effective company approach and act, and continuously improve our approach and information disclose. We respect human dignity as the foundation of universal human rights.

1. Respecting human rights of stakeholders

We will respect human rights of all stakeholders associated with our global business activities, including customers and suppliers.

We will avoid, prevent or mitigate indirect adverse impact on human rights of our stakeholders. Should there be any abuse of human rights, we will address it promptly and adequately.

2. Respecting human rights of employees

In all facets of labour practices, we will not discriminate on the basis of race, color, ethnic origin, religion, creed, nationality, birthplace, social status, descent, gender, sexual orientation, gender identity, sexual expression, pregnancy, marital status, age, disability or any other status.

We, as a company, will take a global perspective, recognize individuality and diversity(Diversity, Equity and Inclusion), respect every employee's challenging spirit and speedy action, and ensure a dynamic working environment by maintaining and promoting every employee's health.

3. Promotion of human rights in global markets

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

4. Expectations for suppliers and business partners

Our requirement for suppliers, business partners and other stakeholders is to respect human rights based upon the international norms of behavior. In the event that we identify any adverse impacts of human rights, we will encourage them to take appropriate measures through engagement such as dialogue and consultation.

5. Human rights due diligence

We will continuously establish a system of human rights due diligence to identify and assess any actual or potential human rights risk in order to prevent or mitigate these adverse impacts on human rights Sompo Group may cause or contribute to.

This policy does not necessarily replace local laws and regulations. We will actively engage in this policy while complying with local laws and regulations.

* International norms of behavior refers to the guidelines on human rights including the Universal Declaration of Human Rights, International Covenants on Human Rights(International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights), ILO International Labor Standards, The United Nations Guiding Principles on Business and Human Rights known as "Ruggie Framework", Sustainable Development Goals, The United Nations Global Compact, Women's Empowerment Principles(WEPs), The OECD Guidelines for Multinational Enterprises and ISO26000.

Group Sustainable Procurement Policy

By carrying out procurement based on the Group Sustainable Procurement Policy, we will continue to take the environment, society, and the economy into consideration when doing business and help bring about a sustainable society.

PDF For further details, please refer to [Group Sustainable Procurement Policy](#) (P.10).

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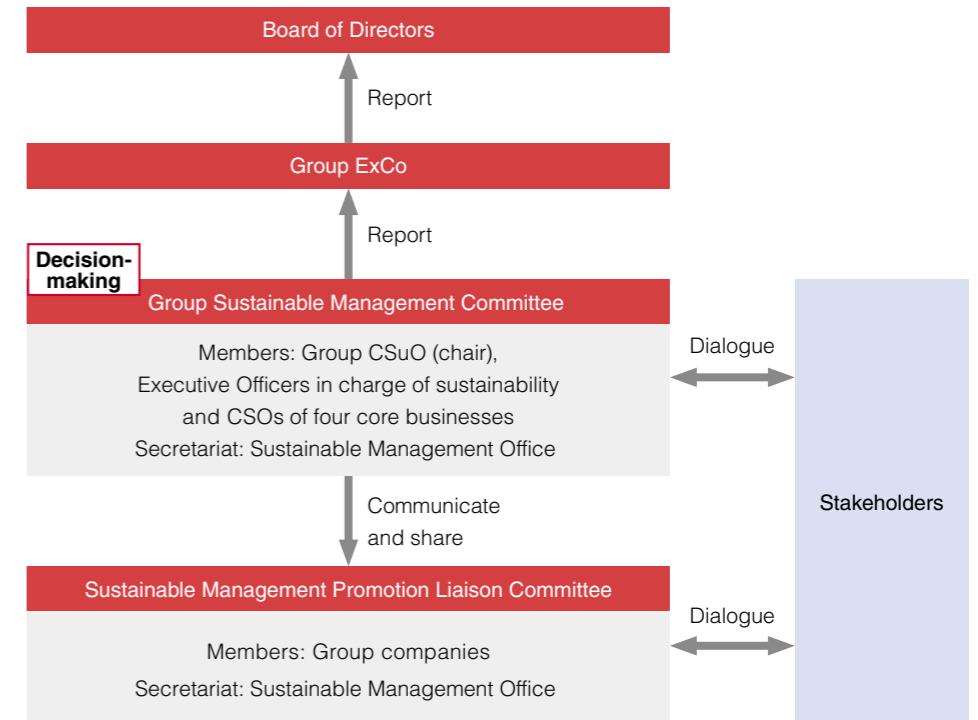
1. Establishment and disclosure of human rights policy

Structure

To encourage appropriate responses to ESG issues, including human rights, we have established a promotion system centered around the Group Sustainable Management Committee – the driving force behind Group-wide sustainability efforts.

The committee functions as the decision-making body on Group sustainability issues and is chaired by the Group CSuO. Its members comprise the CSuOs and CSOs of the four core businesses – Sompo Japan Insurance, Sompo International, Sompo Himawari Life Insurance, and Sompo Care. As the committee communicates and shares decisions with the Sustainable Management Promotion Liaison Committee under its umbrella, a framework is in place for implementing measures on a Group-wide basis. In addition, the Group has established a system under which matters discussed and reported at the committee are regularly reported to the Board of Directors via the Group Executive Committee.

Regarding human rights issues, the Sustainable Management Office, which serves as the secretariat of the committee, plays a central role in establishing an effective internal system in light of stakeholder opinions. We believe it is important to continuously improve on our priority issues and the status of our initiatives, and to disclose the status of these efforts.



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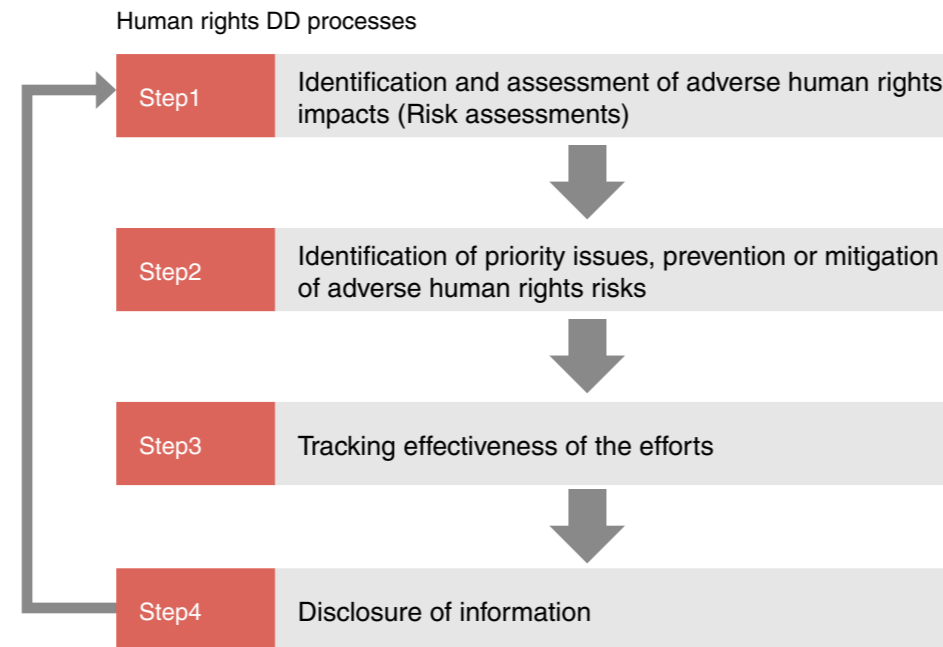


Human Rights

2. Human rights due diligence

Structure Activities and Achievements

In accordance with the UN Guiding Principles on Business and Human Rights, the Group has established a human rights due diligence (human rights DD) framework for identifying, preventing, mitigating, implementing appropriate measures, and disclosing information on risks that adversely impact human rights with the following four steps. We also recognize that the human rights situation is constantly changing, and we need to address it in a regular, iterative and increasingly in depth.



Step1 Identification and assessment of adverse human rights impacts (Risk assessments)

The Group utilizes the Enterprise Risk Management (ERM) framework to identify "potential impacts and risks related to respecting human rights" that may occur in all of its businesses to identify priority issues and work to assessment.

In identifying human rights risks, we use various international guidelines such as the UNEP FI Human Rights Guidance Tool for the Financial Sector, and the CSR procurement selfassessment questionnaire published by the UN Global Compact Network Japan.

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2. Human rights due diligence

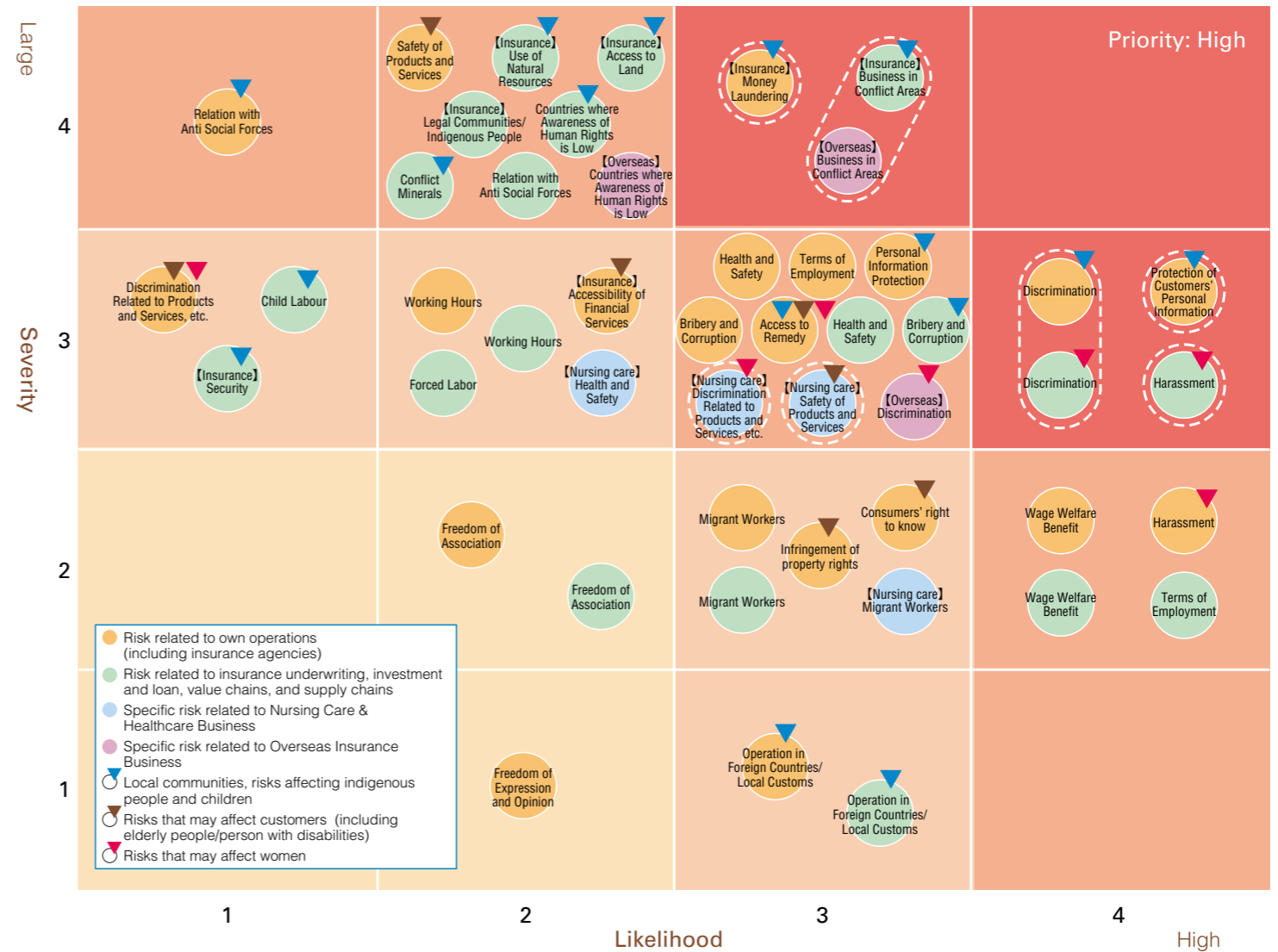
Human rights risk mapping

Based on the risk assessment conducted for the entire Group, we analyze the degree of adverse impact once a year, using severity*1 and likelihood of occurrence*2 as the evaluation criteria in order to identify issues to be addressed as a priority.

In our FY2024 human rights risk evaluation, we identified new human rights risks, including health and safety, harassment, leakage of personal information and privacy violations of employees and others, and respect for human rights and prohibition of discrimination related to products and services, and organized these risks from multiple perspectives.

*1 Evaluated based on scale (gravity of the adverse human rights impact), scope (scope of the adverse impact), and irremediability (difficulty of restoring to the situation equivalent to the situation before the impact).

*2 Evaluated based on the likelihood (frequency) of the risk actually occurring, i.e., whether it occurs approximately once every n years.



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Human Rights

2. Human rights due diligence

Step2 Identification of priority issues, prevention or mitigation of adverse human rights risks

Based on the results of the risk assessment, we will prioritize addressing the high-priority risks from the human rights risk map in the fiscal year 2024.

Priority issues and main initiatives

Priority issues	Target stakeholders	Business	Main initiatives
Inappropriate disclosure of customer private data or privacy violations	Customers	All businesses	<ul style="list-style-type: none"> Raising awareness mainly through operations-related accident training and compliance training Raising awareness of cyber risks through targeted attack e-mail training and other measures
Money laundering and transparency (including tax avoidance)	Employees, workers in supply chain, customers	All businesses	<ul style="list-style-type: none"> Establishing a Group-wide third-party internal reporting contact point Holding compliance training sessions
Workplace discrimination	Employees and workers in the supply chain of the company and insurance underwriting, etc.	All business / Insurance underwriting, etc.	<ul style="list-style-type: none"> Having employees confirm and sign codes of conduct/ethics Preventing workplace harassment with mandatory compliance training Ensuring employees read the handbook regarding the specific circumstances of each country (Overseas business) <p>* The response of insurance underwriting, etc. will be discussed in future</p>
Harassment	Employees and workers in the supply chain at insurance underwriting, etc.	Insurance underwriting, etc.	<p>* Consideration of response in future</p>
Business in Conflict Areas	Employees and workers in the supply chain of the company and insurance underwriting, etc.	All business / Insurance underwriting, etc.	<p>* Consideration of response in future</p>
Discrimination Related to Products and Services	Customers	Nursing care business	<ul style="list-style-type: none"> Ensuring employees are aware of the management philosophy of respecting humanity (by way of communication from the management team) Implementing training for employees on the topic of preventing accidents and abuse
Migrant labor (including foreign workers)	Employees	Nursing care business	<ul style="list-style-type: none"> First year training for foreign workers after they come to Japan (three times a year) Enrich initial education (a new 15-day group training program)

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Human Rights

2. Human rights due diligence

Prevention or mitigation initiatives

- Human rights awareness training for all group employees

We conduct Sustainability and Human Rights Training (including e-Learning) for Group employees every year to further deepen employee mutual understanding for respecting human rights and to create a rewarding, comfortable, lively, and energetic workplace.

In addition to familiarizing employees with the Group Policy for Human Rights the training includes an overview of Business and Human Rights, while also covering a broad range of many human rights issues that reflect social issues, such as normalization of people with disabilities, LGBTQ+, harassment, foreign residents, and the SDGs.

- Training for Group Directors and Executive Officers

The Group held a training session for Directors and Executive Officers to enhance understanding and awareness of diversity across the entire Group.

PDF For further details, please refer to [DEI \(Diversity, Equity & Inclusion\)](#) (P.60-63) .

- Insurance underwriting, Investment and Loan Initiatives

As part of our efforts to mitigate human rights risks through insurance underwriting and investment and loans, we identify businesses that require caution with regard to insurance underwriting and investment and loans that may have an adverse impact on the environment and society. We take careful actions after evaluating the adverse impact on the environment and society. In identifying specific cases within the applicable businesses, we conduct assessments after engaging in dialogue with our stakeholders.

Web For further details, please visit the website:
[Building ESG Considerations Into Our Operations](#)

- Health & safety in the workplace and wellness management initiatives

Based on our health and productivity management strategy, we are working to ensure health and safety in the workplace and maintain and improve our employees' wellbeing. We set KPIs based on the results of risk assessments and priority issues presented at the Group Health and Productivity Management Promotion Headquarters Committee, and monitor the results of measures that have been implemented to verify how effective they have been.

In the FY2024 human rights risk assessments, 79.5% of all our organizations identified "long working hours for employees and workers in the supply chain" as a risk. All affected organizations developed and implemented measures to mitigate the risk of long working hours.

Step3 Tracking effectiveness of the efforts

Field survey on initiatives for respecting human rights

We conduct human rights risk assessments for all of the Group's businesses. Each company and division identifies its own human rights risks and formulates plans, including corrective measures, for identified human rights risks. The corrective measure formulation rate is 100%.

Step4 Disclosure of information

In line with Group Policy for Human Rights, we report on the progress of initiatives to address adverse impacts on human rights on our website and in our Sustainability Report. We also disclose our position on the UK Modern Slavery Act on our website. Through this type of communication, we are reviewing and improving our assessment process.

Web [Human Rights](#)

Web [Our Response to the UK Modern Slavery Act](#)

Web [Modern Slavery Act Policy and Statement](#)

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3. Remediation mechanisms

Structure Activities and Achievements

After comparing our internal reporting system with the eight requirements called for in the United Nations' Guiding Principles on Business and Human Rights, we have recognized there to be some issues in terms of effectiveness that will require overhauling. For example, with regard to the requirement that the whistleblower system be "based on engagement and dialogue," we believe that it is necessary to build relationships with stakeholders and NGOs and emphasize dialogue and deliberation on the Group's systems and performance with regard to human rights initiatives.

Going forward, we will continue to work on improving access to redress, and by taking into account the requirements of the aforementioned Guiding Principles, we will take steps toward the establishment of an effective internal reporting system.

Receiving and addressing feedback and complaints

Each company in the Group receives complaints, including those relating to human rights, plus enquiries and feedback, from various stakeholders.

For example, at Sampo Japan Insurance, an expression of dissatisfaction from a customer regarding any aspect of the Group's business is considered to be a complaint. We take all of the complaints received from customers very seriously and by recording the details of complaints and analyzing them, we can seek ways to improve our operations, products, and services.

Reporting and consultation system from employee and corrective measures

In addition to providing a reporting and consultation desk for general compliance issues, the Group has established a human rights consultation desk that accepts individual consultations by phone or e-mail to create a comfortable working environment by quickly identifying information on harassment, bullying, and other problematic behaviors in the workplace. In addressing the issues, we check the intentions of the person reporting or consulting with us while working to resolve the problem.

If any of the reports or consultations received are found to be in violation of laws and regulations, internal rules, or the spirit of the SOMPO Group Compliance Code of Conduct, we conduct a strict and fair investigation of the matter.

Also, in the event that a violation of applicable laws and regulations, the code of conduct or other internal rules is found, the offender may be subject to disciplinary action including dismissal based on the standards and requirements stipulated by the employment contract and employment rules of the Group Company.

Web Details of each reporting system

- [System to Utilize Voice of Customer \(VOC\) in Management](#)
- [Complaints received](#) (in Japanese)
- [Whistle-blowing and Consultation System](#)
- [Sampo Group Compliance Code of Conduct](#)

Dialogue with stakeholders

Activities and Achievements

By engaging in dialogue with human rights-related NGOs and NPOs, the SOMPO Group deepens its understanding of various human rights issues, the relationship between such issues and the business activities of each company, and adverse impacts related to human rights, and utilizes this understanding in its efforts to respect human rights at each company.

By the end of May 2024, we exchanged opinions and received advice on the following two points regarding human rights risks for all Group companies.

1. Human rights risks that should be newly identified in each business based on the business activities of Group companies.
2. Human rights issues of particular importance or that of requiring close attention going forward across the finance and insurance industry.

Advices from Stakeholders

We will add the human rights risks clarified through the exchange of opinions to the human rights risk identification items for FY2024, and evaluate and analyze these risks.

- In the nursing care business, risks related to working hours, employment conditions, migrant workers, and safety of goods and services need to be considered.
- AI and human rights have become a major topic. Possible adverse impacts on human rights need to be discussed from the technology development stage.
- It is important to have a dialogue on human rights risks with investee and borrower companies as well as insurance underwriters to establish a framework for human rights risks in each business sector.
- Strict human rights DD is necessary for overseas bases and business activities in conflict-affected areas.
- In the insurance industry, where services are provided according to a wide range of standards, it is necessary to consider whether there is any discrimination from the perspective of minorities.

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Wellness Management

What our Health and Productivity Management^{®*1} aims to achieve

Concept and Policy

To achieve SOMPO's purpose of creating a future of health, wellbeing and financial protection, we will continue our initiatives to build a foundation for health and productivity management and take good care of the mental and physical health of our employees and their families.

The Group Policy for Human Rights stipulates that we must take steps to maintain and improve the health of employees and ensure that they are afforded a vibrant workplace environment, while the Sompo Group Health Management Declaration^{*2} says that we must prioritize the mental and physical wellbeing of employees and their families. In addition to this, we are currently informing and educating various stakeholders about health and productivity management and supporting initiatives to that end.

^{*1} The Japanese term for Health and Productivity Management[®] is a registered trademark of the NPO Kenkokeiei.

^{*2} Group companies are also proactively announcing their own declarations on wellbeing in order to give shape to, and put into practice, the concept of prioritizing the health of employees and their families.

•Sompo Japan Insurance: Health Management Declaration (October 2016)

•Sompo Himawari Life Insurance: Employee Health Support Project (April 2016); Health and Productivity Management Declaration (October 2020)

In order to accelerate specific measures on Health and Productivity Management, we have formulated a Health and Productivity Management strategy map and we are systematically executing various investments (measures) in wellbeing with the aim of ensuring that all employees are healthy, both mentally and physically. In all of this, we are stepping up efforts on compliance with laws and regulations related to occupational health and safety, as well as mental health measures, which form the basis of our Health and Productivity Management, as well as initiatives aimed at reducing overtime outside of the statutory hours of work.

What Our Health and Productivity Management Aims to Achieve

SOMPO's Purpose
For a future of health,
wellbeing and financial protection

Management Issues we want to solve through Health and Productivity Management (SOMPO Group Health Declaration)

Sompo Group values its contribution to society and ensures the highest quality services for customers' safety, security and health. To this end, we strive to provide healthy and happy lives for employees and their families.

- 1) We respect a sense of ownership; we support individual health activities that suit each employee's mission and work style.
- 2) We provide a place where people can express their diverse talents and strengths; we try to boost individuals' and organizations' productivity in a healthy working environment.
- 3) We contribute to the realization of a healthier and more energetic society by increasing employees' motivation and creating innovations.

Health-related final target indicators
*Examples are shown in parentheses.

Reduce absenteeism (e.g., absenteeism rate)

Improve presenteeism (e.g., WLQ-J score)

Enhancing Engagement (boosting employee motivation and productivity)

Maintaining and promoting mental and physical health
(overall health risks / check up abnormality rate / BMI maintenance rate)

Indicators related to employees' awareness and behavior
*Examples are shown in parentheses.

Engagement survey
(Improvement of organizational and workplace health)

Improve medical checkup rates
(Regular health checkups, stress checks)

Promote New Work Style
(% of remote work, % of participation in My Purpose-related workshops)

Ensure an appropriate work environment
(Total actual working hours, % of paid days off ("PDOs" taken))

Improve medical treatment status
(% of complete checkups, % of specific health guidance implementation)

Investments in Health (Various measures)

Deliver messages

Improve health literacy

- Deliver messages to the outside world
- Implement measures to boost employees' health literacy (e.g., e-learning, video distribution)

Various Approaches

"Population Approach" for maintaining and improving health

- Establish a regular exercise environment
- Improve dietary habits
- Support women's health
- Organize various other events

"High-risk Approach" for disease prevention

- Provide health guidance and encourage re-examination
- Follow up with people under high stress conditions
- Non-smoking measures
- Other disease prevention strategies (e.g., for those who are at risk of high blood pressure and high blood sugar)

Approaches to mental health

- Providing line care training for managers
- Follow-up for high-stress individuals

Infrastructure development

Establish a health investment framework

- Research / analyze Health and Productivity Management (e.g., Data Analytics in Health) and develop strategies
- Work with physicians and medical specialists
- Encourage checks, regular health checkups, various medical examinations, complete physical checkup

Ensure a vibrant work environment

- Prevent overwork (reduce work hours, promote taking paid days off)
- Promote "Work from Anywhere."
- Promote 1-on-1 meetings to reinforce MY Purpose initiatives
- Elimination of harassment

"What Our Health and Productivity Management Aims to Achieve" will be reviewed and updated regularly in line with the Group's management strategies and practical results of health management measures.

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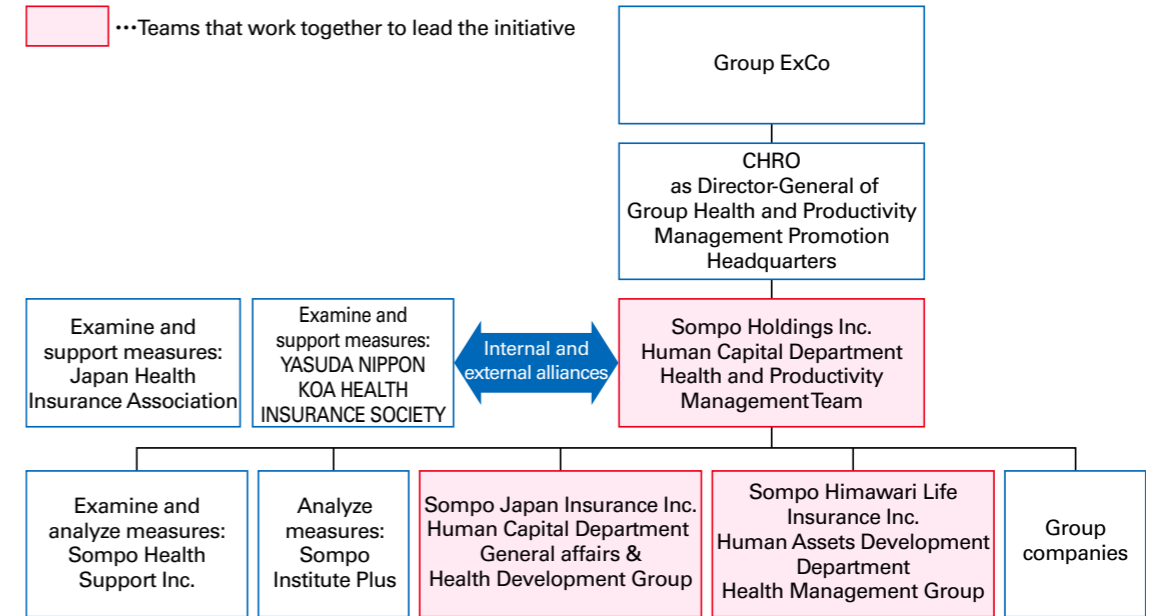
Wellness Management

Health management initiatives in the Group

Structure

As head of the Group Health and Productivity Management Promotion Headquarters, the Group Chief Human Resource Officer (CHRO) strengthens and spearheads efforts to maintain and improve wellbeing and provide support on health and productivity management to employees, their families, customers, business partners in the supply chain, and other business entities involved in the creation of value.

Also, to maintain and improve the mental and physical health of Group employees, we team up with Group companies such as Sompo Japan and Sompo Himawari Life, as well as health insurance associations, to implement different kinds of initiatives.



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Wellness Management

Main initiatives

Activities and Achievements

Initiatives are underway to build a foundation for the Group's health and productivity management with the following three priority issues.

(1) Increase in the number of employees on mental health leave

(2) Normalization of long working hours

(3) Variation in the status of promoting health and productivity management among companies

(1) Increase in the number of employees on mental health leave

Over the three fiscal years from FY2020 to FY2022, the number of applications for private injury and illness benefits due to mental illness among our Group companies belonging to YASUDA NIPPON KOA HEALTH INSURANCE SOCIETY has increased by 2.2 times.

As this suggests that the number of employees on mental health leave in our Group has been growing, we need to take immediate measures to address it.

Although no clear improvement has yet been made, we will consider many various opinions and then address this issue in the medium to long term.

Conducting line care training

This training program helps managers prevent mental health issues among their subordinates by implementing mental health measures.

They will learn how to quickly identify and address mental health issues before conditions worsen, enabling them to provide or organize appropriate support.

In FY2023, training was conducted on a voluntary basis for the management level of all Group companies, with 334 participants from 23 Group companies. To this end, a Q&A session was held using case studies and responses to mental health issues, and the participants' satisfaction rate was 99.1%.

A survey of the training participants showed that approximately 80% of the respondents answered that they had mental health issues, regardless of their industry, and that 78.4% of the respondents from the headquarters divisions and 75.3% of the respondents from the frontline divisions also had mental health issues, regardless of their division.

The respondents who indicated that they had issues with long working hours were 58.6% from the headquarters divisions and 47.3% from frontline divisions, a gap of about 10 percentage points. This indicated that the headquarters divisions were more aware of the issues regarding long working hours.

According to the Ministry of Health, Labour and Welfare entitled "Status of Mental Health

Measures in the Workplace," it was clear that the quantity and quality of work is the number one cause of stress. In other words, long working hours and mental health problems are not unrelated, and we will continue to address this topic in our training programs.

Initiatives to increase employee motivation and team vitality

"Happiness at Work" is a must-have factor for companies to grow sustainably. The Group believes that promoting health and productivity management can enhance not only wellbeing and the ease and satisfaction of working through work but also the mental and physical health of employees.

Since the health of employees and their families is the driving force behind realizing the Group's Purpose, we will further promote health and productivity management to bring about diverse work styles by clearly declaring that we recognize mental and physical health management as a management issue and linking it to SOMPO's Talent & Organization Transformation.

Specifically, in order to quantify employee engagement, we conduct regular engagement surveys at all Group companies to uncover any decline in motivation or dissatisfaction with the work environment. By visualizing the survey results as well as the status of working hours and stress check results at each workplace, we are promoting initiatives such as setting up opportunities for dialogue and improving the workplace environment at each organization, thereby increasing employee engagement and motivation and revitalizing the organization.

Sompo Japan and Sompo Holdings have also begun conducting culture change surveys every month with the aim of ascertaining the status of corporate culture change and further improving it.

(2) Normalization of long working hours

The monthly average of overtime work hours across Japan is 13.3 hours, which is about half of the Sompo Group companies' average of more than 30 hours per month. This far exceeds the national average, and when converted to an annual pace, the work hours are in violation of the 36 Agreement.

However, since each company has demonstrated improvement compared to the previous year, we will continue to share information with those in charge of promoting health and productivity management at each company and consider measures to improve health and productivity management.

Complying with occupational health and safety rules

The Health Committee at each workplace in the Sompo Group is endeavoring to maintain and improve employee wellbeing by engaging in discussions about occupational health and safety.

The Health Committee shares the status of working hours with the labor union and employee representatives and reports discussions on measures to prevent overwork to the human capital manager, branch general manager, and other superiors at each location. Thereafter, the Health

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Wellness Management

Committee receives requests for further improvement.

To make the most of the Health Committee and prevent it from being a mere formality, we are educating our employees so that they can implement the PDCA cycle for issues through the Health Committee with the participation of their superiors at each site.

(3) Variation in the status of promoting health and productivity management among companies

Given that each company's approach to health and productivity management varies and that the engagement survey scores on questions related to wellbeing were low, we created a forum for sharing best practices, exchanging opinions on issues, and consulting with each Group company to promote health and productivity management throughout the Group.

Health and Productivity Management Headquarters meeting

The purpose of this meeting is to understand and emphasize the importance of health and productivity management by re-communicating the current year's health and productivity management promotion policy and to foster Group synergy through the health and productivity management community.

With 89 people from 27 Group companies having attended the meeting, the Group CHRO communicated the health and productivity management policy and priority issues to the top management of each company. Some said that they had gained a more profound empathy and understanding of the Group's policies and priority issues, and the importance of health and productivity management as a management strategy was reaffirmed. Some participants also commented favorably on the opportunity to learn about the efforts of other companies.

Hosting a Health and Productivity Management Community

The Health and Productivity Management Community was formed in response to the lack of opportunities to build horizontal ties among Group companies and the desire to learn about the initiatives and problems facing other Group companies.

In FY2023, Community meetings took place three times from June to December, with the people in charge of promoting health and productivity management at each company sharing various issues and good practices, exchanging information, and other details.

The Community also provides opportunities to learn some basic knowledge about mental health.

Results for FY2023

June	Participants: 61 people in 24 companies	Satisfaction average: 81.3%
October	Participants: 33 people in 21 companies	Satisfaction average: 90.5%
December	Participants: 38 people in 24 companies	Satisfaction average: 100.0%

The initiatives indicated below are currently underway.

Promotion of physical health

Data analytics in health

The Group analyzes health data offered by Sompo Health Support, while working with health insurance associations. Sompo Japan and Sompo Himawari life are working to improve lifestyle habits, which were found to correlate with the results of health checkups, stress check results, WLQ-J scores, and other analyses.

Spaces for boosting productivity and improving health

As part of our efforts to drive Talent & Organization Transformation and undertake health and productivity management, we have established working spaces geared towards boosting employee productivity and improving health. The implementation of flexible working arrangements regardless of physical location, including spaces where employees can work efficiently and hold meetings, plus booths for taking power naps, has successfully boosted productivity.

In addition, as an "open head office" and a symbol of cultural change, a special cafeteria on the 43rd floor of the Sompo Japan head office building, which had been used mainly by executives of Sompo Japan and Sompo Holdings, was opened to general employees (including those of Group companies). On the top floor, which has a stunning view, there is a work area that can be used for small group meetings as well as individual workspaces, providing a new place for Group connections.

Prohibiting smoking during working hours

To promote the health of our employees, the entire Group will actively work toward a smoking cessation policy.

At Sompo Himawari Life Insurance, company smoking rules were already tightened in April 2019. Not only are all employees prohibited from smoking during working hours, but the company's recruitment guidelines now state that all new graduates recruited after April 2020 must be non-smokers at the time of joining the company. Individual assistance is also provided to smokers, including the recommendation of online quit smoking programs.

The overall smoking rate is 15.5%, and although we are one step away from the national goal of 12%, there is a significant barrier at 3%. Therefore, to achieve this goal, we are considering promoting the goal of first physically reducing opportunities to smoke, namely a total smoking ban indoors and outdoors.

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Wellness Management

Health Issues and Major Verification Indicators

Activities and Achievements

To realize the "Sompo Group's Aim for Health and Productivity Management," the Sompo Group has established indicators for changing the awareness and behavior of employees, etc., and is continuously measuring progress to improve its initiatives.

SOMPO Holdings Inc.

Health Issues		Target KPI	Unit	Target	FY2020	FY2021	FY2022	FY2023
Lifestyle disease preventive measures	1 ¹	Rate of regular medical checkup	%	100.0	100.0	99.1	99.4	100.0
	2 ²	Completion of specific health guidance	%	90.0	40.0	60.0	30.0	16.0
	3 ²	Maintain appropriate weight (BMI 18.5 - 24.9)	%	80.0	47.1	63.4	68.9	66.5
	4 ²	Rate of regular exercise	%	30.0	41.2	40.2	37.0	38.5
Smoking prevention measures	5 ¹	Rate of smoking	%	12.0	11.8	9.8	10.9	11.5
Mental health measures (stress check examination)	6 ¹	Rate of stress check examination	%	100.0	92.3	94.4	95.8	95.3
		General health risk	—	below 100	85	84	87	85
Improve presenteeism	7 ¹	Total Performance Evaluation*3 WLQ-J score (most productive = 100%)	%	Improvement from the previous fiscal year	95.4	95.3	95.3	95.5

Sompo Japan Insurance Inc.

Health Issues		Target KPI	Unit	Target	FY2020	FY2021	FY2022	FY2023
Lifestyle disease preventive measures	1 ¹	Rate of regular medical checkup	%	100.0	100.0	99.9	99.9	99.9
	2 ¹	Rate of detailed examination following regular medical checkup	%	100.0	36.0	65.6	71.0	75.6
	3 ²	Completion of specific health guidance	%	90.0	52.3	75.9	82.5	64.8
	4 ²	Maintain appropriate weight (BMI 18.5 - 24.9)	%	80.0	66.2	66.0	66.4	65.8
	5 ²	Rate of regular exercise	%	30.0	19.8	21.3	21.7	22.5
Smoking prevention measures	6 ¹	Rate of smoking	%	12.0	14.9	14.5	14.0	14.3
Mental health measures (stress check examination)	7 ¹	Rate of stress check examination	%	100.0	93.1	93.3	97.8	97.9
		General health risk	—	below 100	101	100	104	100
Improve presenteeism	8 ¹	Total Performance Evaluation*3 WLQ-J score (most productive = 100%)	%	95.0	94.1	94.0	93.6	93.8

Sompo Himawari Life Insurance Inc.

Health Issues		Target KPI	Unit	Target	FY2020	FY2021	FY2022	FY2023
Lifestyle disease preventive measures	1 ¹	Rate of regular medical checkup	%	100.0	99.9	100.0	100.0	100.0
	2 ²	Completion of specific health guidance (BMI 18.5 - 25)	%	80.0	68.2	67.3	66.7	66.9
	3 ²	Rate of regular exercise	%	30.0	24.0	26.8	26.6	26.0
Smoking prevention measures	4 ¹	Rate of smoking	%	12.0	11.1	9.3	7.5	6.9
Mental health measures (stress check examination)	5 ¹	Rate of stress check examination	%	100.0	95.1	97.7	92.5	98.1
		General health risk	—	90	98	95	94	91
Improve presenteeism	6 ¹	Total Performance Evaluation*3WLQ-J score (most productive = 100%)	%	100.0	94.0	93.9	93.9	93.9

*1 for all employees

*2 for employees aged 40+

*3 Same examination rate as for stress checks

Medical expense/insurance op expense (SOMPO Holdings Inc.)

Item	Unit	FY2020	FY2021	FY2022	FY2023
Medical expense/person	JPY	218,814	240,301	262,745	178,234
Insurance op expense/person	JPY	28,957	31,113	30,367	36,777

Information on health initiatives (SOMPO Holdings Inc.)

Item	FY2021	FY2022	FY2023
Employee satisfaction with health initiatives (5-point scale)	3.02	3.06	3.08

Long working hours data (SOMPO Holdings Inc.)

Item	Unit	FY2020	FY2021	FY2022	FY2023
Ratio of overtime work	%	10.4	11.2	11.3	10.8

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Wellness Management

External evaluation

Activities and Achievements

For the eighth consecutive year, we have been selected as one of the 2024 Health & Productivity Management Outstanding Organizations, which is jointly awarded by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange in recognition of companies that excel in health and productivity management.

In addition, 21 Sompo Group companies were certified as 2024 Health & Productivity Management Outstanding Organizations in the Large Enterprise Category and Small and Medium Enterprise Category by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi (Japan Health Council). Eight of these companies were certified as 2024 Health & Productivity Management Outstanding Organizations in the Large Enterprise Category (White 500) and one as a 2024 Health & Productivity Management Outstanding Organization in the Small and Medium-sized Enterprise Category (Bright 500).

PDF For further details, please refer to [External Evaluation](#) (P.151).

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Financial Inclusion and Promoting Insurance for All Kinds of People and Risks

Basic concept

Concept and Policy

Financial inclusion refers to the support extended to people excluded from utilizing financial services because of poverty, discrimination, or other reasons so that they may gain access to such basic services in order to alleviate economic instability in their lives.

We aim to help build a society in which people from all walks of life can lead peaceful, safe, and healthy lives. We also strive to support economic development in emerging and developing countries and develop and provide products and services that contribute to improvements in peoples living standards.

Promoting universal access to insurance

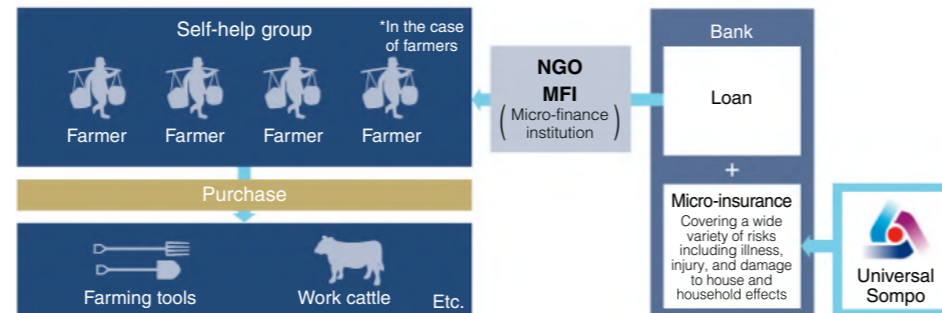
Activities and Achievements

Micro-insurance in India — Helping to alleviate poverty and supporting self-reliance in rural areas —

In 2008, Universal Sompo General Insurance (USGI), a Group company in India, started to offer micro-insurance services for the protection of low-income individuals who are vulnerable to health risks and have difficulties repaying their loans.

USGI's products include livestock insurance for economically marginalized farmers, insurance packages and accident insurance for farmers, and medical insurance coupled with microfinance offered by banks and other financial institutions covering five major illnesses. These insurance product's premiums are set low. In order to support independence, poverty reduction, and the sustainable development of the country, USGI is thus striving to spread insurance as one basic social security service among the economically vulnerable sections of society in India, where social divisions are large.

Mechanism of Micro-insurance



Insurance program supporting women just before and after childbirth

In February 2013, Sompo Japan started to offer liability insurance for doulas in collaboration with the Japan Doula Association. The insurance program covers the cost of damages in cases where the insured doula (a professional who assists a woman before and just after childbirth) is liable for damages under law as a result of an accident occurring in the course of their work. In recent years, expectant mothers and mothers with young children have been finding it difficult to receive childcare support from their own family and others. This program was developed based on input from female employees who experienced such difficulties. On December 6, 2019, the Act for the Partial Revision of the Maternal and Child Health Act was announced. Sompo Japan will use this insurance program to support the spread of doulas, demand of which is expected to rapidly increase in the future.

Insurance scheme to support a balance between fertility treatment and work

As a way of supporting the welfare of employees at companies promoting diverse work styles, Sompo Japan Insurance provides a plan that helps employees balance fertility treatment with work.

In Japan, the growing trend of marrying later in life and delaying childbirth has led to an increase in the number of couples seeking fertility treatment.

Even though costly fertility treatment has been covered by Japan's public health insurance scheme since 2022, thereby making it more accessible, it still remains a heavy financial burden.

Therefore, we will work to promote the Support Plan for Balancing Infertility Treatment and Work as an underpinning benefit package for employees undergoing infertility treatment and their spouses, thereby helping to realize a society in which it is easier for employees to work.

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Financial Inclusion and Promoting Insurance for All Kinds of People and Risks

Promoting insurance in readiness for all kinds of risk

Activities and Achievements

Mysurance, the Group's small amount, short-term insurance provider, is committed to planning, developing, and selling products in keeping with its mission of bringing new value to insurance, providing customers with new experiences, and making the world smarter through the use of digital tools.

Mysurance aims to continuously create products in quick fashion to accommodate changes in society and the environment, and to also meet emerging customer needs, thus providing a level of preparedness for all types of risk.

Online cancellation insurance covering travel reservations

This insurance protects customers from the uncertainty of booking a forthcoming event or expensive travel, and in the unlikely event of a cancellation, it reimburses the full amount of the cancellation fee up to the amount covered by the insurance policy.

Canceling a trip that you are looking forward to can be a disappointing experience, especially with the letdown of being unable to travel and the financial burden of cancellation fees making it difficult to book another trip.

In light of this, we have developed domestic travel cancellation insurance and international travel cancellation insurance. This insurance covers a wide range of travel reservations, including accommodation and airline tickets, with the hope of turning them into positive experiences that lead to the next travel reservation. As of the end of May 2024, the number of policyholders exceeded 550,000 through the support from many customers.

Online travel partners have thanked us for providing a safe environment for customers to make early travel reservations by incorporating cancellation insurance into their travel booking sites, thereby increasing the close rate of travel reservations themselves.

Feedback from policyholder customers

- "I was able to make a reservation with peace of mind because of the insurance."
- "My child suddenly developed a fever and I was forced to cancel at the last minute, so having the insurance was a real lifesaver."

Solving various issues with smartphone insurance

Smartphones are now an indispensable part of our lives. At the same time, the impact of inflation has sent smartphone prices skyrocketing, so replacing a broken phone is not as simple as it used to be. Consumers are therefore choosing to repair their phones in order to use them for longer. In this context, Mysurance offers comprehensive smartphone insurance coverage for less than ¥500 a month.

The student smartphone insurance product for students comes with a free legal consultation service in the event that the student gets caught up in trouble on social media. While smartphones offer a lot of convenience, they have also uncovered many issues in society playing out on social media. For this reason, we aim to realize a society where customers can use their smartphones with peace of mind.

We also provide free literacy materials summarizing the information parents and children should confirm when the child gets their first smartphone. These materials are widely used as a resource to reconsider how to use smartphones safely and securely and to establish household rules on smartphone use.

Feedback from policyholder customers

- "Given the high cost of repairing my smartphone, it's reassuring to know that for about ¥500 per month I can use my phone with peace of mind."
- "I feel reassured knowing that there is proper coverage when my child uses their phone. The coverage of online trouble in the student plan is also excellent."

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Disaster Prevention and Mitigation (Improving Society's Resilience to Natural Disasters)

Contributing to disaster prevention and mitigation with products and services

Activities and Achievements

SORA Resilience: Disaster prevention and mitigation platform-based solution

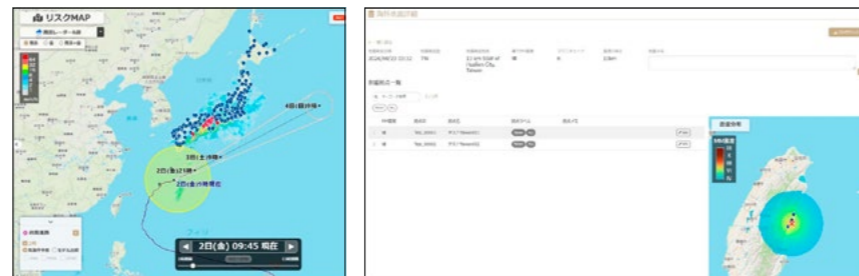
SORA Resilience is a disaster prevention and mitigation platform-based solution jointly developed by Sompo Risk Management, which has expert knowledge of risks, Sompo Japan Insurance, which specializes in insurance knowledge, and Weathernews Inc., a company that has access to meteorological data and boasts analytical capabilities.

In recent times, the world's attention has been focused on the growing risk of climate change. According to a report of the Intergovernmental Panel on Climate Change, the probability of torrential rainfall and other weather disasters is expected to grow even stronger up ahead as the world's temperature continues to increase, and as such, the threat of natural disasters around us is intensifying year after year.

On the other hand, the accuracy of numerical forecasts related to typhoon path predictions and weather is improving year by year, and the forecast information can be used as a reference to select more effective disaster prevention and mitigation actions. Even when a disaster is difficult to predict, such as an earthquake, it is essential for resilient organizational management to quickly gather information, make decisions, and take action. SORA Resilience is a platform that can contribute to gathering and managing such information.

SORA Resilience allows (1) the ability for the user to easily grasp a variety of risk information in real time, (2) the capability to predict risks up to 72 hours in advance for each site and consideration of "when" and "which sites" need to be addressed, and (3) the ability to ensure smooth operations in disaster response, where opportunities are rare. Having developed the system based on these three concepts, we are able to use a wide range of customers in a wide range of industries.

In FY2024, we began offering functions such as Global Alert, which provides information on overseas earthquakes and local risks, to meet the needs of customers with offices in Japan and overseas. SORA Resilience will continue to evolve with the aim of becoming a platform that can better help customers prevent or mitigate their exposure to disasters.



Screenshots of the SORA Resilience service

©Mapbox ©OpenStreetMap

The Sumai no Hazard Map: Comprehensive hazard map service to safeguard customers from natural disaster risks

Sompo Japan develops and provides unique hazard maps, the Sumai no Hazard Map, by combining its insurance payment data with the hazard maps issued by public institutions.

The main features and merits of the service are (1) assessment and display of risks for each customer address, (2) display of disaster and accident examples for the actual visualization of natural disaster risks, (3) display of recommended evacuation centers, facility information, and insurance coverage.

This service is an information tool that staff at our agencies explain to customers when proposing new policies or renewal of fire and earthquake insurance. The service aims to encourage customers to correctly understand the risks of natural disasters in their own communities and to further convince them of the need for the insurance policy.



(1) Assessment and display of risks for each customer address



(2) Display of disaster and accident examples



(3) Display of recommended evacuation centers, facility information, and insurance coverage

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Disaster Prevention and Mitigation (Improving Society's Resilience to Natural Disasters)

Support for corporate and municipal BCP and disaster preparedness

Sompo Risk Management also provides support for corporate and municipal BCPs and disaster preparedness.

Corporate offering

Following the Great East Japan Earthquake and other natural disasters and COVID-19, corporate initiatives for disaster prevention and mitigation as well as business continuity have shifted to a phase of formulating business continuity plans that anticipate a wide variety of risks, conducting education and training to improve effectiveness in a variety of scenarios, and establishing disaster prevention, mitigation and business continuity systems that support new work style. Sompo Risk Management provides comprehensive support for companies with various concerns through a service lineup that includes formulating an all-hazards approach business continuity plan, planning and implementing a variety of training and drills tailored to specific issues and needs, and providing a disaster headquarters management kit "HONBU-kun" and an online disaster response training program "STG-DX (Saigai Taio Game)" on top of its existing consulting services.

Local government offerings

Local governments are required to formulate action plans to protect the lives of residents from various crises, such as back-to-back large-scale natural disasters, the COVID-19 pandemic, and incidents like ballistic missile launches. They must also provide training and run drills in order to enhance emergency response capabilities.

Sompo Risk Management supports the development of disaster- and crisis-resilient communities through formulating plans and manuals (regional disaster prevention plans, operational continuity plans, support plans, regional plans for national land resilience, national protection plans, etc.), planning and conducting education and training, operating councils for people unable to return home after a big earthquake, and conducting surveys and research related to disaster countermeasures and other issues.



For related information, please refer to [Climate Change-related Initiatives \(Adapt to climate change\)](#) (P.49-50).

Digital transformation for wide-area disaster response (fire and allied insurance)

Activities and Achievements

Following the Fukushima Earthquake on March 16, 2022, Sompo Japan, Palantir Technologies Japan K.K. ("Palantir") and ABEJA Inc. formed a Disaster Response Project in April 2022 to improve business operations in the event of a major natural disaster, and began collecting and integrating data about accidents and insurance payouts and building an app for disasters. This has led to faster payment of insurance claims by substantially streamlining operations through digital transformation in claim processing operations.

In the past, the information required for damage assessment was dispersed across multiple systems, which required a lot of labor and time for printing and sorting documents, as well as for managing dispatch routes to visit customer homes. By collecting and integrating the scattered data onto Palantir's Foundry platform, restructuring it to suit our business processes, and utilizing it in the app we developed, we have been able to streamline our business operations.

Following the Noto Peninsula Earthquake, we established disaster response headquarters in Ishikawa, Toyama, and Niigata Prefectures. Through the use of the Foundry platform, we were able to complete payment of insurance claims to more than 90% of customers who reported damage in the four months following the January 2024 disaster.

We will continue striving for faster payouts by using this app.

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Contributing to a Safe and Secure Mobility Society

Safe driving support using digital technology

Activities and Achievements

Developing telematics insurance and services

Sompo Japan has been engaged in research and development aimed at supporting safe driving and reducing insurance premiums for drivers through the use of telematics technology. Our product line-up currently includes "Driving!"*1, "SOMPO Drive," and "SMILING ROAD"*2.

*1 "Driving!" is the name of the service attached to the "Rider on Notice of Accident by Drive Recorder."

*2 Refers to a service for businesses designed to prevent accidents by using a drive recorder. The service was launched in March 2015 as the first telematics service in the property and casualty insurance industry and the drive recorder service was renewed in July 2022.

Safe driving support service "Driving!" for individual drivers

Sompo Japan believes that its mission as a P&C insurance company is to relieve customers' anxiety in the event of an accident and to reduce the number of car accidents that occur. In 2018, the company started to provide "Driving!," a telematics-based service with automobile insurance for individuals who use a driving recorder (dashboard camera).

Since then, road rage has become a social problem for all generations, so in September 2021, we updated our drive recorder terminals in order to provide greater peace of mind to our customers. The use of drive recorder footage has led to prompt and convincing insurance claim payments, with cumulative sales exceeding 310,000 units.

"Driving!" offers driver peace of mind while driving using a dedicated driving recorder with a telecommunications function that supports safe driving, as well as safe driving assessments after driving to help users maintain their driving skills. By using the telecommunications feature to enable users to directly connect to an insurance company, the company can provide an accident reporting service that utilizes the driving recorder's impact detection function and ALSOK Kaketsuke Anshin Service, an accident-scene callout service offered in collaboration with Sohgo Security Services Co., Ltd. (ALSOK). Sompo Japan is the first major P&C insurance company in Japan to collaborate with ALSOK in providing this service. In this way, the company provides customers with total support for peace of mind and safety when driving.

Sompo Japan will continue to leverage digital technology to provide all drivers with even greater peace of mind and safety, and contribute to achieving an accident-free society.

Main functions of "Driving!"

01

Accident response support in case of emergency

In the event of an accident, the ALSOK Kaketsuke Anshin Service provides peace of mind in addition to automatic and manual reporting. We handle the securing of any accident scene and arrange ambulances on behalf of our customers.

Note: ALSOK Kaketsuke Anshin Service is available to customers whenever necessary.



02

Functions to support safe driving

Our support function for safe driving uses a high-performance drive recorder. It alerts the driver with on-screen displays and warning sounds to avoid or mitigate accidents before they occur.



03

Data visualization of driving ability

While analyzing driving characteristics and other information, a driving diagnosis report is displayed on a dedicated smartphone app. If the driving characteristic score* is 80 or higher, a 5% discount on the next year's auto insurance premium is applied.

*This score is calculated based on driving information and other data determined by the Company.



"SMILING ROAD" safety driving support service for companies and individual proprietors

Sompo Japan lends drive recorders with communication functions to corporations and individual business owners. It offers "SMILING ROAD," a safe-driving support service that uses advanced technology to analyze driving data obtained from the drive recorders. Specifically, the three functions of "see," "understand," and "praise" provide feedback on safe-driving diagnoses, dangerous driving, and other information to the safe-driving manager's PC and the driver's smartphone, thereby helping to raise driver awareness of safe driving and provide efficient guidance to the safe driving manager. In the event of an accident, the drive recorder's communication function can detect the impact and notify the administrator of the vehicle's location and other information to enable an immediate grasp of the accident situation, prompt notification of the accident to our company, and rapid resolution of the accident. Launched in March 2015, the new terminals and services were updated in July 2022. As of February 2024, approximately 238,000 units had been installed by a total of 6,200 companies.

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Contributing to a Safe and Secure Mobility Society

ALSOK reliable accident site support service

Saison Automobile and Fire Insurance provides the ALSOK Reliable Accident Site Support Service, which will send ALSOK personnel to respond to the scene of the accident when the company receives a report of an accident from a customer. The service ensures safety to prevent secondary disasters, arranges for ambulances when damage or harm has been caused to the customer or other parties involved in the accident, provides suitable advice to prevent problems with the other party involved in the accident, and so on. The ALSOK Reliable Accident Site Support Service has been well received by customers, with a service satisfaction rate of 89.4% in FY2023.

Joint research realizes the concept of “Human Health Checkup for Driving”

Sompo Japan has entered a joint research agreement with AI Driving Instructor Co., Ltd. to develop a new solution based on data-driven driving evaluations to address transportation issues, such as the increasing number of elderly drivers and “paper drivers,” the driver shortage, and the increasing number of people with reduced mobility.

In recent years, legal measures have been implemented to address the increase in traffic accidents caused by elderly drivers. However, to prevent traffic accidents not only for elderly drivers but also for a wide range of others, it is important for drivers to understand the state of their own cognitive functions and driving skills and to provide efficient and personalized training.

To resolve these issues, Sompo Japan (which provides safe driving support services using telematics technology) and AI Driving Instructor (which aims to provide higher-quality driving education using autonomous driving technology and AI) will share their data and expertise. Through this, the two companies aim to develop highly accurate driving diagnosis methods and effective training methods that lead to behavioral change.

Insurance products for automated driving

Activities and Achievements

Development of automated driving insurance (tailor-made for pilot tests) services

Automated driving is expected to solve social issues, including reducing traffic accidents and the impact on the environment. Many pilot tests have been conducted jointly by industry, government, and academia to examine both technical development and social acceptability.

Using the long-accumulated insurance design know-how, Sompo Japan has developed and now offers an automated driving insurance (tailor-made for pilot tests) that covers a wide range of risks during automated driving pilot tests.

The product incorporates automated driving insurance that comprehensively compensates for various risks relating to automated driving, risk consulting by Sompo Risk Management, and a dedicated service that supports pleasant automated driving by analyzing driving data using the latest IoT technologies.

As an example, vehicle developers who provide automated driving technology may be obligated to compensate for damages in the event of a system malfunction or other problem. However, not only does it take time to identify the cause of the malfunction, but developers will be likely to hesitate to promote such development if they have to bear indemnity risks.

To ensure that automated driving technology can be developed without having to worry about such issues, Sompo Japan now offers a new Additional Rider for Insured Parties Such as Automated Vehicle Developers, which eliminates the need to discuss the division of fault among vehicle developers, and does not seek compensation from developers insured under the rider. Through these initiatives, the company aims to solve issues faced by businesses that has adopted automated driving.

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New protection for automated driving vehicles

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 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 we have newly added a rider for 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 security to customers who use automobiles fitted with automated driving technology and connected-cars, and ensure prompt injured party relief and early amicable accident settlement.

We have revised our 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.

Solutions for the social implementation of automated driving services Launch of SOMPO ALCS*¹

Together with Sompo Risk Management, Sompo Business Solutions, and Prime Assistance, Sompo Japan launched SOMPO ALCS, a packaged solution to support local governments and transportation operators, in April 2024.

By utilizing the knowledge gained from the demonstration experiments*² to date, we will provide comprehensive support from the planning stage before the start of automated driving with our Group companies until after-sales service following the start of automated driving. This will help to resolve issues associated with implementing automated driving services, such as who and how to respond to problems in the event of an accident and how to secure a factory that can service automated driving vehicles. As a result, we will support the implementation of safe and secure automated driving services.

*1 ALCS stands for Autonomous Level 4 Comprehensive Support.

*2 Sompo Japan has participated in more than 120 demonstration tests. It has provided Level IV Discovery, an InsurTech solution that packages Automated Driving Risk Assessment, Connected Support Center, and Dedicated Insurance for Automated Driving (for demonstration tests). We are also supporting the safe and secure introduction of automated driving.

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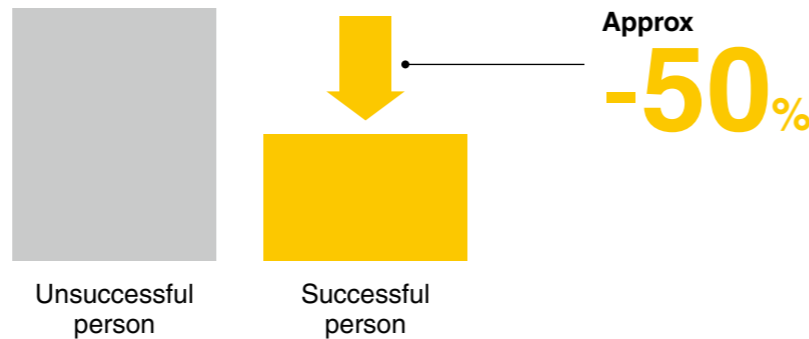
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Health products initiative

Activities and Achievements

As a "health support company," Sampo Himawari Life Insurance aims to support customers to lead prosperous lives and realize their dreams, and to bring about a society in which people can live their own way. Toward this goal, we are working to deliver innovative health-centered insurance products and health-related services, centered on apps, to a large number of customers, and to support their behavioral change toward better health. Our initiatives to date have steadily increased the number of users of our insurance and health-related services to more than 5 million. Among them, the Get☆ Healthy Challenge! program one of the services to support customers' behavioral change, has been showing results in health support. These include a lower hospitalization rate for those who succeeded in the challenge compared to those who did not. In the Mid-Term Management Plan starting from FY2024, we will accelerate our initiatives to help solve social issues to extend healthy life expectancy, and contribute to resolving the three concerns of Sampo Wellbeing.

Get☆ Healthy Challenge! Hospitalization rate of successful applicants



* The hospitalization rate is based on the Get☆ Healthy Challenge! system and is calculated based on actual payments during the study period for FY2018–2019 contracts that are challengeable and in effect at the start of the study period. Percentages are based on the hospitalization rate for unsuccessful persons as 100.

* The classification of "successful" and "unsuccessful," as well as the duration of the study, is as follows:

FY2018 Contract: Based on the success status at the end of March 2021, the study examined actual payments from April 2021 to March 2023.

FY2019 Contract: Based on the success status at the end of March 2022, the study examined actual payments from April 2022 to March 2023.

* Payment results for hospitalization are based on the total of payments for injuries and illnesses that fall under the seven major life-style-related diseases defined by SOMPO in medical insurance policies for the same insured person in the subject policy.

Insurhealth® products

We provide Insurhealth®, representing new value from combining a traditional insurance function with a healthcare function. Insurhealth® products have been well received by many customers, with cumulative sales exceeding 1.6 million since their launch in 2018 (End of FY2023). In our newly launched Mid-Term Management Plan, we are committed to expanding the number of Himawari clients/users through Insurhealth® products, and we will continue to deliver Insurhealth® to as many customers as possible in order to eliminate "just in case" situations to the extent possible.

Income Compensation Insurance to Support Health "Protection for You and Your Family" (First in the Industry)

This product features a Get☆ Healthy 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.

Health Support Cancer Insurance "Yuuki no Omamori"

Our Health Support Cancer Insurance Yuuki no Omamori is a new form of cancer insurance that provides total support from pre-onset to post-treatment care. In terms of prevention, smokers who successfully quit smoking after enrollment can change to a less expensive non-smoker premium rate, and apps are used to encourage maintenance and improvement of health. Cancer risk testing services are provided for early detection. In terms of protection, it takes a rational approach that is compatible with Japan's social security system and the latest cancer treatments.

Health support variable insurance "Shorai no Omamori"

In addition to death protection in the event it is needed, "Shorai no Omamori" health support variable insurance also provides comprehensive protection for being unable to work, including disability and nursing care, which are a growing risk in terms of asset formation for the working generation. Additionally, the product also includes industry firsts*, such as a "health reserve" scheme that enables customers to leverage their good health to enhance their asset formation, and a secondary insurance period in which customers can continue to have their assets managed in a special account after the insurance pay-in period is complete.

*According to research by Sampo Himawari Insurance in February 2023

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Deployment of health-related services

We offer a variety of healthcare services to support Himawari clients/users in their behavioral change toward health. By offering a rich lineup of services, from light services such as health behavior support (walking) and health checkup readings to services for women's health issues and lifestyle-related diseases, we have been helping more Himawari clients/users to change their behavior toward health.

Paid health care services

"Linkx Blood Sugar Coaching"

This service allows users to monitor changes in their daily blood sugar levels, which cannot be done through conventional means such as health checkups, by wearing a "continuous glucose monitoring" device. The service also helps users learn the causes of and remedial measures for their blood sugar issues. Obtaining awareness of the relationship between one's own lifestyle and changes in blood sugar levels will lead to proactive lifestyle improvement actions.

"Linkx Life Is" life design support service for women (first in the industry)

"Linkx Life Is" is the industry's first*¹ paid healthcare service in the Femtech space.

The health issues of menstruation, future pregnancy, and menopause, along with hormonal fluctuations, are closely related to work performance and life design. Promoting understanding of the impact of hormones on women's lives and presenting remedies will help resolve discomfort and distress.

By addressing the health, career, and other concerns of female employees in companies, and supporting each woman's ideal life design, we can improve the performance of the company as a whole.

*1 As of August 2022. Sompo Himawari Life Insurance research

Health-related apps

Health Support App "Linkx Kenko Try"

"Linkx Kenko Try" app, which supports improvement of lifestyle habits, is available free of charge to everyone, regardless of whether or not you have a policy with us. "Linkx Kenko Try" can predict the risk of abnormal values in six years simply by taking a picture of the results of a health checkup. Furthermore, by adding a brief questionnaire, it shows the risk of developing cancer within five years for people with similar conditions*². It also suggests health activities (actions) tailored to your daily mood and physical condition. By following the action cards, you can develop healthy lifestyle habits that are less prone to illness.

*² Cancer Risk Simulator is intended to predict the risk of developing cancer based on input data and does not provide diagnostic, medical, or therapeutic services.

"Linkx Aruku," an application to improve health through continuous walking

Linkx Aruku (pronounced "link cross aruku") is a walking app for daily, strain-free, enjoyable walking. The app offers over 1,000 walking courses throughout Japan 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.

"MY Himawari," an application that delivers Insurhealth® to the palm of the customer's hand

In September 2024, we will release a new "MY Himawari." This application delivers safety, security, and health to customers through the three experiences of seeing, connecting, and being able to change.

Available free of charge not only to customers subscribing to Insurhealth® products, but also to all of the more than 5 million Himawari clients/users, it is truly a comprehensive support application that combines insurance and health, allowing you to check your risk, preparedness and health status in one stop. In addition, a point program*³ will be introduced to encourage customers to engage in healthy behaviors (actions to maintain and improve health) and to make it a habit, thereby contributing to extending healthy life expectancy, which is a social issue.

*³ There are conditions for using the point program. Please refer to the point details page in the application and the Terms of Use.

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Initiatives to maintain and promote the health of employees through healthcare services

Activities and Achievements

Providing Japan's largest service in specific health guidance

As Japan's society ages and the rising number of people suffer from lifestyle diseases such as diabetes and myocardial infarction, the increase in medical and other social security costs has become a social issue for Japan. Under these circumstances, public medical insurers, such as health insurance societies, have been obligated to provide specific health checkups and specific health guidance focusing on metabolic syndrome since FY2008. From FY2015, the data health plan has required health projects based on the analysis of receipts and medical checkup data. In addition, with the start of the fourth phase of the Japanese government's Medical Cost Optimization Plan from FY2024, the introduction of outcome evaluation and the use of ICT for specific health guidance will improve the implementation rate to achieve the target. Furthermore, medical insurers are expected to implement ever more effective and efficient approaches.

Drawing on its nationwide network of health professionals, which includes more than 1,000 health workers, nurses, and national registered dietitians, Sompo Health Support provides support to corporate employees as Japan's largest provider of special health guidance. One study shows that approximately 40% of employees who received follow-up advice from Sompo Health Support improved to the point that they required no further guidance the following year. In addition, we are developing a project to help prevent severe illness and an information-provision project for those who are non-obese at risk of high blood pressure, high blood sugar, high lipids, and other conditions, those who are on medication and the like, and those who are not eligible for specific health guidance. We have provided health guidance to approximately 470,000 cases per year for about 640 organizations, mainly health insurance societies and mutual aid associations.

Sompo Health Support 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.

Support services for corporate mental health measures and health & productivity management

At Sompo Health Support, consultants and specialist occupational mental health coordinators (OMC) provide services to solve problems facing corporate customers in various sectors. These include support for the development of occupational health systems that focus on mental health measures, support for disabled workers and employees on leave, the employment of industrial physicians, and the planning and implementation of healthcare training.

In addition to services that employ stress checks to improve workplace environments, the company provides two presenteeism* measurement tools: WLQ-J and WFUn.

With the aim of helping to make businesses healthy places, the company also provides comprehensive support for promoting health and productivity management. This covers support for preparing related surveys, visualization of health issues through data analysis, and provision of solution services based on the results of these surveys in order to ensure employee productivity, which is a critical issue for corporate management.

*Situation in which employees report to work despite being ill and work while physically unwell.

SOMPOヘルスサポート
安心・安全・健康のテーマパーク

健康経営コンサルティングサービス

「健康経営」とは、従業員の健康維持・増進の取り組みを指し、経営の両面から考慮して実施されることです。健康経営は、LGA（Life Guard Agency）の健康経営支援サービスです。

「足りないところだけサポートしてほしい」「総合的にサポートしてほしい」ご要望に応じたサービスをご提供します

健康経営調査票作成支援サービス

- 健康経営調査票の作成支援サービスについてご説明いたします。
- 経営者様へ、健康経営の推進に向けた健康経営調査票の作成支援サービスを提供いたします。
- 健康経営調査票の作成支援サービスについてご説明いたします。

データ分析による健康課題の可視化支援サービス

- 現状のデータ分析し、データ集計が可能な健康課題の可視化支援サービスを提供いたします。
- 「健康経営」の推進に向けた健康課題の可視化支援サービスを提供いたします。
- 分析結果に基づいて健康課題の可視化支援サービスを提供いたします。

健康経営総合コンサルティング ～総合支援サービス～

- STEP0 提案～キックオフ
- STEP1 現状分析
- STEP2 コンプレメンタリー
- STEP3 ゴール設定
- STEP4 体制構築
- STEP5 施策の検討・実行
- STEP6 評価改善

認定項目	ソリューションサービス
1. 経営者への対応	経営者向け健康経営セミナー・研修 経営者向け健康経営セミナー・研修 経営者向け健康経営セミナー・研修
2. 従業員への対応	従業員向け健康経営セミナー・研修 従業員向け健康経営セミナー・研修 従業員向け健康経営セミナー・研修
3. 健康経営の推進	健康経営推進支援サービス 健康経営推進支援サービス 健康経営推進支援サービス
4. 評価・改善	健康経営評価支援サービス 健康経営評価支援サービス 健康経営評価支援サービス
5. 企業価値向上のための取り組み	健康経営推進支援サービス 健康経営推進支援サービス 健康経営推進支援サービス

健康経営を目指す企業様へ多数ご活用いただいております。令和3年度実績
当社健康経営コンサルティング導入企業様の認定取得率：95%超
ホワイト500認定企業様の当社ソリューションサービスご活用率：10%超

SOMPOヘルスサポート株式会社 | 健康経営推進支援サービス | 企業コンサルティング部
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Health and productivity management consulting services

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New hay fever self-care based on intestinal flora Joint development of intestinal flora test "Mykinso Hana"

Sompo Health Support has developed "Mykinso Hana," a new intestinal flora test and self-care program that encourages behavioral change by providing advice on improving lifestyle and dietary habits tailored to each of five types of intestinal environments classified based on their similarity. The product is based on joint research on the relationship between intestinal flora and hay fever with Cykinso, Inc., a company with a proven track record in intestinal flora testing.

Intestinal flora tests were carried out on 282 Sompo Group employees to see if conditions such as allergies that affect "presenteeism" (employees reporting to work despite being ill and working while physically unwell) could be alleviated by improving the intestinal environment. By scoring the severity of hay fever symptoms and conducting questionnaires on lifestyle habits, the study revealed lifestyle patterns that contribute to hay fever symptoms.

"Mykinso Hana" is available to medical insurers, businesses, organizations, and their members. It is used by companies to promote health and productivity management that encourages awareness of conditions affecting presenteeism, by various organizations to improve services for their members, and by medical insurers to reduce medical costs.



"Mykinso Hana" kits

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Group-wide initiatives to tackle dementia SOMPO Dementia Support Program

Activities and Achievements

The Sompo Group has been developing the SOMPO Dementia Support Program since 2018 under the slogan "A society in which every person can live a healthy, prosperous and happy life in one's own way."

Web For further details, please visit the website (in Japanese): [SOMPO Dementia Support Program](#)

Initiatives through the development and provision of services

"SOMPO Smile Aging Program" for effective control of cognitive decline

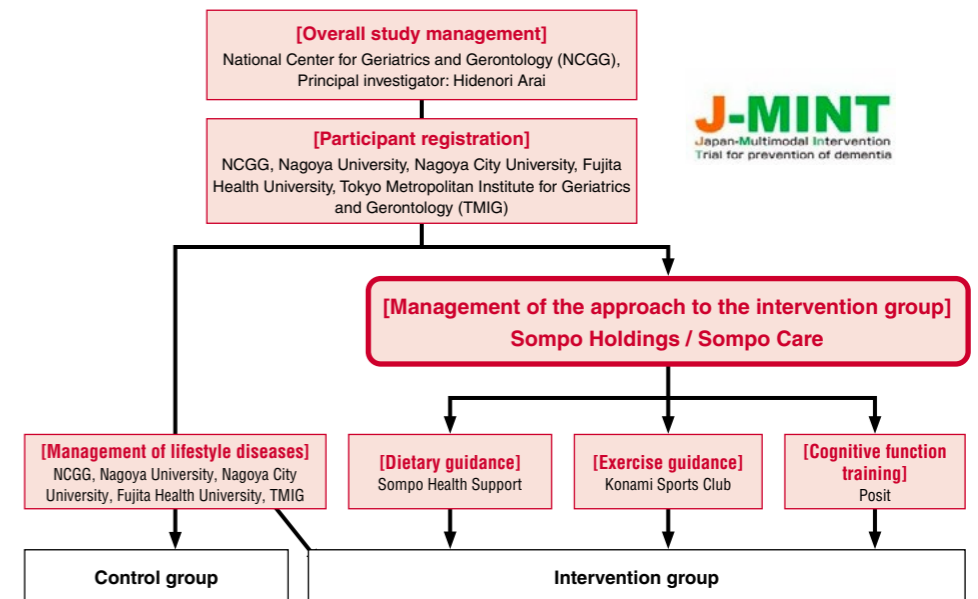
In 2020, under the supervision of Professor Miia Kivipelto of the Karolinska Institutet, who led the FINGER study, and the National Center for Geriatrics and Gerontology, we developed the "SOMPO Smile Aging Program," a program to help prevent cognitive decline by improving the lifestyle of older people. This program is the world's first nationwide FINGER study social implementation program approved by Professor Kivipelto. Currently, Sompo Care has introduced this program to elderly housing with supportive services (138 locations) across Japan, with more than 1,400 residents participating every week as preventive care. In the future, we aim to reduce the risk of developing dementia and extend healthy life expectancy in Japan by rolling out the program throughout Japan.



Participation in J-MINT study (Japanese FINGER study) and publication of results

The SOMPO Group is a co-participant in the J-MINT study, which began in November 2019. In July 2023, the National Center for Geriatrics and Gerontology found that a multimodal intervention program (management of lifestyle-related diseases, exercise, nutritional guidance, and cognitive training) was effective in improving cognitive function in seniors with mild cognitive impairment.

Structure of J-MINT study



Publication in "Alzheimer's & Dementia" (International Journal of the Alzheimer' Association)

The achievements of the above J-MINT Study were published in the prestigious international journal "Alzheimer's & Dementia," published by the Alzheimer's Association.

Web For further details, please visit the website: [Alzheimer's & Dementia](#)

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Raising awareness on dementia

The Sompo Group conducts a variety of activities to promote correct knowledge about dementia and a proper understanding of people with dementia, which is needed to promote their harmonious integration into society.

Activities for World Alzheimer's Month (September)

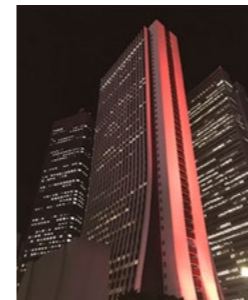
Living Together: Seminar for thinking about dementia

In cooperation with a number of companies and organizations that support the objectives of the seminar, we have been holding a seminar called "Living Together: Seminar for thinking about dementia" every year since 2017. In fiscal year 2023, the event continued under the theme of "Talk with: Let's talk with everyone," and more than 3,000 people attended.



Transmission of a message to raise awareness of dementia from the Sompo Japan headquarters building

Every year on September 21, World Alzheimer's Day, the Sompo Japan headquarters building is lit up in orange, the color used to indicate awareness and support of dementia. We have been lighting up our headquarters building on this date since 2017.



Initiatives to ensure correct knowledge and understanding of dementia among Sompo Group employees

Dementia Barrier-Free Declaration by Sompo Group companies

In order to create a barrier-free society for people with dementia so that they and their families can live safely, securely, and healthily, Sompo Group companies are promoting the formulation of their Dementia Barrier-Free Declaration.

*10 companies as of June 30, 2024



In-house lecture for employees

In August 2023, we held an in-house lecture on the theme of "the expected role of financial institutions with the enactment of the Basic Act on Dementia" by Professor Jin Narumoto of Kyoto Prefectural University of Medicine Graduate School.

"Sompo Cafe" (dementia cafe) for employees

In August 2023, Sompo Japan Insurance Inc. held the "Sompo Cafe" (dementia cafe), mainly for employees living in the vicinity of its headquarters building. The purpose of the event was to make people become more familiar with dementia and understand it from the perspective of the person with dementia. On the day of the event, we welcomed Ms. Miki Sato, who suffers from dementia, to speak about her feelings and personal experiences and what she thought we should know about the condition. Attendees deepened their understanding of dementia through Q&A with Ms. Sato and group discussion.



Others

Sponsorship and participation in "Run Tomo"

We support the "Run Tomo" event, in which people with dementia, their families, supporters, and the general public run in a relay race. Instead of passing a baton, the runners pass a tasuki, the traditional cloth sash worn by relay marathon runners in Japan. Executives and employees of the Sompo Group also participate as runners in events held in various regions.



Launch of "Anna Konna" website full of hints for dementia care

This website, which supports people providing dementia care at home, is operated by Sompo Care in the hope that our knowledge of nursing care will be useful to home nursing care providers. The website draws on the knowledge of frontline dementia care professionals to introduce lifehacks on how to apply wisdom and ingenuity when providing nursing care at home, in relation to all kinds of problems associated with caring for people with dementia. The "Anna Konna" website was awarded the Good Design Award 2020.



Web For further details, please visit the special site (in Japanese): [Anna Konna](#)

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Goal of SOMPO's nursing care business

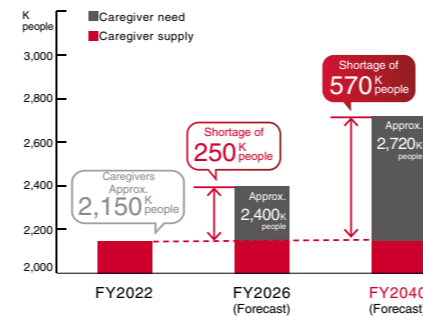
Concept and Policy

In Japan, which continues to grapple with a low birth rate and an aging population, there is an enormous imbalance between those providing care and those receiving it. Estimates indicate that by 2040, there will be a shortage of approximately 570,000 caregivers*. Also, given the decline in the working-age population, concerns have been increasingly raised about the future of social security.

Sompo Care continues to take on the challenge of shaping the future of nursing care in order to address this social issue of the widening gap between the supply and demand of caregivers.

* Source: Ministry of Health, Labour and Welfare, "The Number of Long-Term Care Workers Needed Based on the Ninth Long-Term Care Insurance Business Plan" (July 12, 2024)

Estimated shortage of caregivers



SOMPO's approach to leveraging data and technology

Activities and Achievements

In order to change the coming future, it is imperative that we transform the field of nursing care. And the key to that lies in the utilization of data and technology. First, in anticipation of the widening gap between the supply and demand for caregivers in the future, we will promote thorough efficiency with quality in day-to-day operations. Moreover, we will endeavor to foster greater motivation and pride among our staff by focusing on providing better, evidence-based nursing care to our users and realizing a work style that ensures our staff delivers a level of care that only humans are capable of providing to others. Moreover, we aim to transform the future of nursing care by spreading this approach throughout the entire nursing care industry.

In realizing this, Sompo Care, as a nursing care service provider, and ND Software, as a developer and provider of nursing care operation support software, will provide their accumulated expertise and services to other nursing care providers. Contributing to improving productivity with quality through support for transforming care operations, such as visualization of care record data, is one example.

Future Care Lab in Japan, a research center for technology related to nursing care

Guided by a mission to create a new ways of nursing care through the coexistence of humans and technology, this lab utilizes technology to eliminate the supply-demand gap in caregivers. With the aim of contributing to the nursing care industry as a whole, not just the locations where Sompo Care has a business presence, it undertakes testing and research and development of technology that is appealing to both those receiving and providing care.

<Purpose>

- Improve quality of life (QOL) of users
- Reduce the burden on and improve conditions for nursing care workers
- Improve productivity of nursing care services

Web For further details, please visit the special site: [Future Care Lab in Japan](#)



Implementation of various technologies to support nursing care



"Sleep Measurement Sensor," capable of monitoring and collecting data on sleep conditions



"LAGUNA," an air mattress that reduces bedsores by automatically adjusting positions



"LOVOT," a family-type robot to stay close to users



"PURETE," Ultra Fine Bubble Generator



"Viami," a reclining shower bathing device that warms the whole body



"wrapponn-PACKET," a diaper collection box with an automatic wrapping mechanism

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Improving the Quality of Customer Services

Sompo Japan Insurance's initiatives

Activities and Achievements

Policy on customer-oriented business operations

In FY2023, Sompo Japan received business improvement orders from the Financial Services Agency regarding the premium adjustment practices the Company's inappropriate responses to fraudulent auto insurance claims.

The business improvement orders pointed out problems with the Company's business administration (governance) system and corporate culture. Although we have always promoted customer-oriented business operations, we believe that our failure to incorporate the customer's point of view led to the above issues. We intend to prevent the same problems from occurring again and regain the public's trust by reviewing our policy on customer-oriented business operations and ensuring that all executives and employees adhere to the "customer-oriented" principle.

To achieve its purpose of "creating a future of health, wellbeing, and financial protection," the Sompo Group seeks to enhance its corporate value by facing a broad range of stakeholders and contributing to the resolution of many different social issues through each business.

Given this, Sompo Japan Insurance has established this policy to achieve customer-oriented business operations based on our thorough understanding of our customers' views at all contact points in our P&C insurance business and to fulfill our corporate social responsibilities to all of our stakeholders*.

*Stakeholders include customers, business partners, stockholders, employees, and local communities

Policy 1: Conduct business operations from the customer's point of view

Policy 2: Develop products and services that meet customer needs

Policy 3: Propose optimal insurance products for customers

Policy 4: Ensure the appropriateness and carefulness of insurance claim payment procedures

Policy 5: Instill policy on customer-oriented business operations

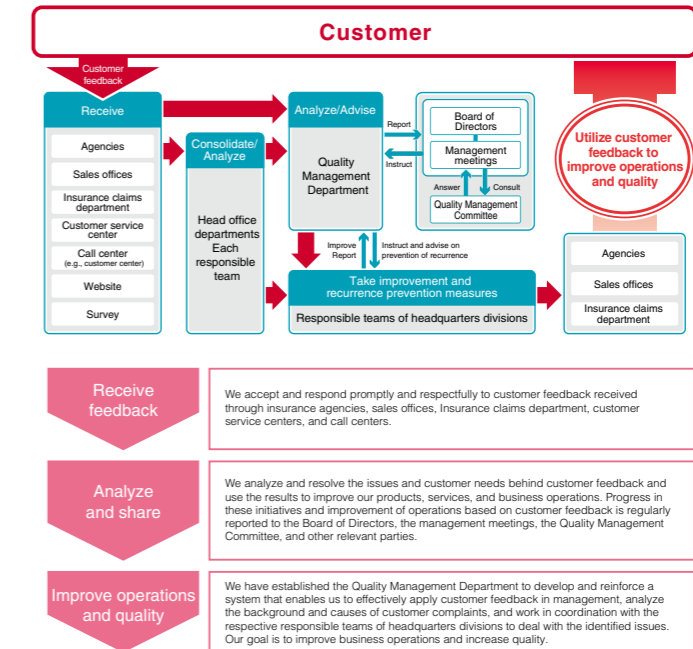
Policy 6: Properly manage conflicts of interest

Policy 7: Take steps to uphold our corporate social responsibility

Web For further details, please visit Sompo Japan Insurance official website (in Japanese): [Policy on Customer-Oriented Business Operations](#)

System to utilize Voice of Customer (VOC) in management

To incorporate customer feedback into management, Sompo Japan analyzes trends and content related to customer feedback and then shares the results with headquarters divisions in an effort to improve operations and enhance service quality.



Utilize customer feedback to improve quality

Sompo Japan has published the Voice of Customer (VOC) White Paper annually since FY2007 with the aim of keeping all our stakeholders informed of our initiatives to incorporate customer feedback in our management and efforts to make improvements. The FY2024 white paper includes reports on customer feedback on the series of issues regarding fraudulent auto insurance claims and the premium adjustment practices and progress in our business improvement efforts following them.

Web For further details, please visit Sompo Japan Insurance official website (in Japanese): [Voice of Customer \(VOC\) White Paper](#)



Voice of Customer (VOC)
White Paper

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Improving the Quality of Customer Services

Sompo Himawari Life's initiatives

Activities and Achievements

Sompo Himawari Life Insurance is committed to always emphasizing compliance and FD* when making decisions, while considering the interests of its customers.

To achieve this, we have developed a Policy on Customer-Oriented Business Operations and intend to establish our reason for existence as a health support company that helps customers stay healthy with a focus on life insurance.

*FD: Fiduciary Duty

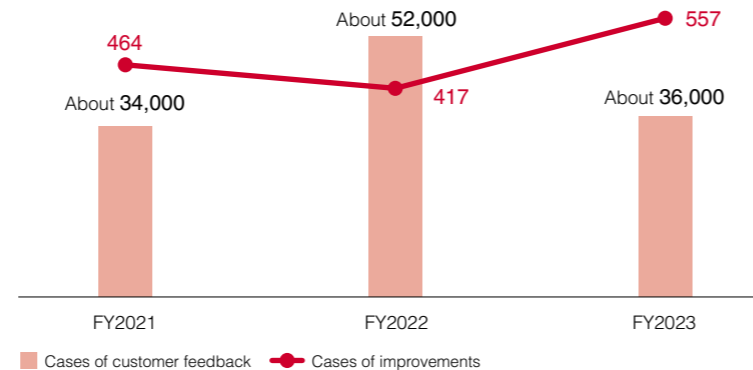
Structure for promoting customer-centric operations

One of the Company's directors or executive officers has been appointed to supervise the promotion of fiduciary duty and a FD Promotion Department has been established to take responsibility for promoting, instilling, and further evolving this policy. Furthermore, the FD External Monitor Committee has been established and meets regularly to receive opinions from external experts such as consumer life counselors and consumer life advisors.

System to utilize Voice of Customer (VOC) in management

We actively engage in collecting a broad spectrum of customer feedback, including direct expressions of gratitude, complaints, opinions, and requests through various channels such as customer centers, consultation desks, surveys, sales branches, and agencies. Additionally, we gather a wide range of suggestions and ideas from employees based on customer perspectives.

Cases of customer feedback and improvements



We centrally manage the customer feedback we have collected and utilize it to develop products and services, improve operations, enhance quality, and improve customer convenience. We continue to use customer feedback to make improvements and disclose them on our website.

Web For further details, please visit Sompo Himawari Life official website (in Japanese):
[Examples of improvement initiatives](#)

Enhancing the service quality of insurance agencies and sales representatives

To maintain and strengthen the framework for providing customers with appropriate products and services, we endeavor to improve the quality of work provided by agencies and sales representatives by running training sessions and educational programs with a focus on the following.

- (1) Topics related to insurance solicitation, including understanding customer intent, explanations of important details, and the handling of notices
- (2) Topics related to the continuous provision of optimal coverage and services to customers (follow-up services)
- (3) Topics related to the establishment and strengthening of the agency's own business improvement cycle (agency's internal control system)

As a concrete initiative, we aim to enhance the quality of agency and soliciting work through continuous training programs. This includes education on matters related to insurance solicitation, such as understanding customer intentions, explaining important details, handling notices, and providing appropriate explanations regarding the selection and recommendation of certain products. We also focus on training related to after-sale services.

Training of "HL Advisors®"

We recognize our top-quality sales representatives with the title of HL Advisor® in recognition of their high-level consulting and proposal capabilities, their ability to support people's health by promoting Insurhealth®, and their customer-oriented work ethic. We are working to foster the development of sales representatives that make an impression on our customers.

The HL Advisor® certification criteria include not only sales criteria, such as the number of Insurhealth® product sales and the like, but also quality standards such as the percentage of paperless applications and FP qualifications. As of the end of March 2024, a total of 394 sales representatives had been certified as HL Advisors® in FY2023.

* Insurhealth®: The provision of unprecedented new value combining the traditional functions of insurance with features that support health (healthcare).

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Improving the Quality of Customer Services

Sompo Care's initiatives

Activities and Achievements

Sompo Care University: Learning in the same environment as in the nursing home

Achieving both improved service quality and staff retention are key missions in supporting the future of caregiving. Sompo Care University is the industry's first corporate university. We aim to facilitate company-wide and continuous skill development and job satisfaction through a training program based on medium-to-long term career planning. In addition to the Shibaura Campus and Osaka Campus, both of which provide practical and theoretical learning environments that faithfully replicate real-world scenarios, we have also opened an online campus. Accordingly, these learning environments have been further enhanced.

Practical and theoretical training

The facility serves as a comprehensive learning space where employees can acquire practical skills and attend classroom lectures. Since its opening, newcomers and veteran employees alike have made an effort to improve their skills by attending training sessions implemented according to their years of service and skill level.

Recreation of facility and home nursing care environments

We provide realistic training environments by replicating each setting, whether it be facility-based care or home-based care, including a traditional Japanese home with rooms and bathroom similar to the major home brands, plus the many steps and small toilet spaces. In particular, we have plenty of beds, bathrooms, and toilets, which are essential for hands-on training. Also, by creating spaces that allow for a multifaceted approach to hands-on learning, we can efficiently manage large training groups.



Opening of online campus, which enables staff to learn anytime and anywhere

We opened an online campus in July 2023 so that staff can engage in learning anytime and anywhere. This has resulted in a significant increase in training items, and by attending many different genres of training programs, around the three pillars of "compulsory training," "open training" and "elective seminars," as well as accessing the Company's intranet, employees can participate in various training sessions in real time, even from remote locations. Archived videos can also be viewed from a personal device, which means employees nationwide have equal learning opportunities regardless of their location or working arrangement.

HR training curriculum to support quality of care

As the gap between the supply and demand of caregivers grows more serious, securing enough workers has become one of the challenges for nursing care providers. Sompo Care has established an education and training system tailored to each stage, along with a career structure that individuals can pursue based on their own preferences. We want to equip our employees with highly specialized knowledge and skills that fosters a sense of pride in their work. We are also endeavoring to create environments where employees will want to work for as long as possible.

Well-developed curriculum for every employee at every stage

Regular follow-up training sessions are held for employees, in addition to the training provided immediately after they join the Company. Furthermore, we aim to facilitate medium- and long-term skill development and maintain motivation among employees by offering training suited to the career path each employee aspires to.

Care Pride Meister System

By nominating and appointing iconic caregivers who embody the pride of nursing care, we aim to make nursing care pride more visible and create an environment in which caregiving staff can continue to work with pride in their own expertise and personal growth. As of April 2024, 169 caregivers have been accredited with the title of "meister."



Standards for certification

1. Individuals who have pride in the nursing care profession and motivation for growth
2. Individuals who excel in (1) attitude, (2) communication and hospitality, (3) nursing care and medical knowledge, and (4) skills

Selection method

Care Pride Meisters are selected from among care staff across Japan through multiple selection processes, including examination of reports on care practices, executive interviews and group discussions.

Web For further details, please visit Sompo Care official website (in Japanese):

[Care Pride Meister System](#)

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Corporate Citizenship Activities

Basic concept

Concept and Policy

We are proactively taking initiatives to contribute to social welfare as a corporate citizen while working to develop a corporate culture and systems that encourage each employee to voluntarily take part in various activities for the communities in which we live and work. We also emphasize collaboration with specialist NPOs to promote our activities.

Corporate Citizenship Policy

Structure

Under our Corporate Citizenship Policy, the Group promotes community initiatives from two perspectives: commitment as a corporate citizen and commitment by individual employees.

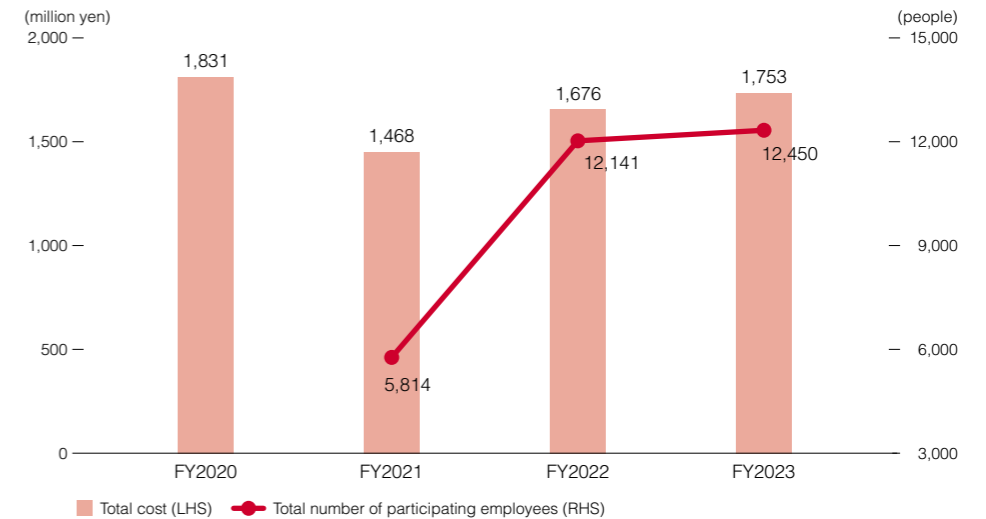
As a corporate citizen, we promote our activities for future generations mainly through our foundations with focus on the following three areas: fine arts, welfare, and the environment. We also support and encourage individual employees to proactively take part in community outreach activities mainly through the Sompo Chikyu (Earth) Club, a volunteer activity organization of which all employees are members.

Social contribution expenses and participants

Activities and Achievements

Our activities are centered on three areas (fine arts, welfare, and the environment) with an awareness of nurturing the next generation. In FY2023, we spent 1.75266 billion yen on social contribution activities. Moreover, a total of 12,450 Group employees participated in social contribution activities.

Social contribution expenses and total number of participating employees



Reference: Programs to support and encourage employee efforts

Volunteer work leave

At Sompo Japan, employees are entitled to take short-term volunteer leave (up to 10 days per year) and long-term volunteer leave (from six to 18 months) in addition to annual paid leave.

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Corporate Citizenship Activities

Volunteer organization: Sompo Chikyu (Earth) Club

Structure **Activities and Achievements**

Sompo Chikyu (Earth) Club

The members of the Sompo Chikyu (Earth) Club – a volunteer organization – consist of the Group's executives and employees. They voluntarily and proactively undertake social contribution activities for the purpose of cultivating a heightened sensitivity to social issues and contributing to the building of a resilient and sustainable society.

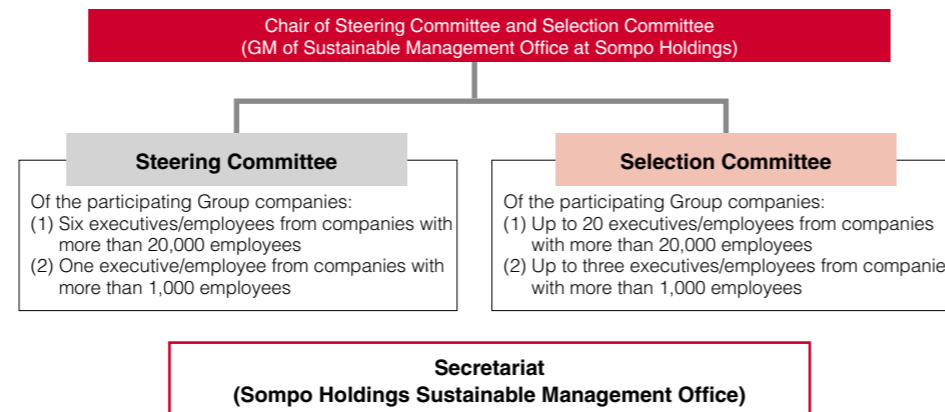
Since its establishment in 1993, the Club has undertaken various volunteer activities in collaboration with agencies and the like, including forest conservation, food banks, and visiting welfare facilities to repair and clean wheelchairs. For more than thirty years, each project has been tailored according to the needs and characteristics of the local communities nationwide.

Operation structure

The Sompo Chikyu (Earth) Club has a Steering Committee and a Selection Committee, each comprising representatives of the Club's members.

The chair of both these committees is the general manager of the Sustainable Management Office at Sompo Holdings. The secretariat is also located within the Sustainable Management Office.

Organization



Sompo Chikyu (Earth) Club Corporate Citizenship Fund

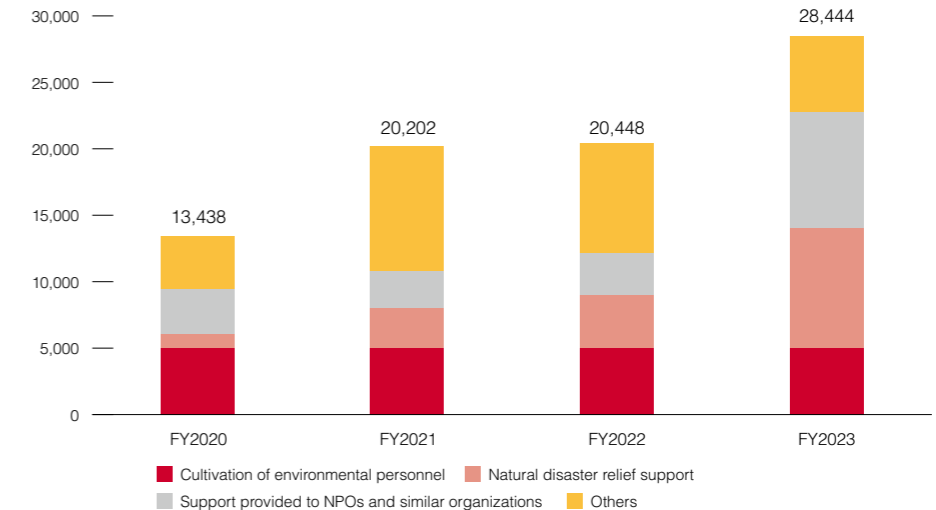
Group executives and employees voluntarily donate money to this fund through salary deductions. The funds are then put towards social contribution activities carried out by the Sompo Chikyu (Earth) Club. The funds raised are used primarily for community outreach activities, such as the payment of expenses of volunteer activities performed across Japan, support for disaster relief and donations to NPOs and other organizations supported by the Club's members.

Utilization of the Corporate Citizenship Fund

In FY2023, a total of ¥28.44 million from the Corporate Citizenship Fund was used to finance social contribution activities.

Sompo Chikyu (Earth) Club Corporate Citizenship Fund spending

(Thousand yen)



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Corporate Citizenship Activities

Assisting in the disaster-stricken region and victims of the Noto Peninsula Earthquake in 2024

Structure Activities and Achievements

The Group has provided the assistance indicated below to help restore the lives of people affected by the Noto Peninsula Earthquake (January 1, 2024) and support various types of relief activities in cooperation with the affected municipalities.

Main forms of assistance

Provision of food (20,000 emergency rations and 20,000 pre-cooked meals suitable for elderly residents)

Through Sompo Japan's sales offices, we have provided residents of the disaster-stricken region with 20,000 emergency rations that were sold by one of our Group companies, Alpha Foods Co., Ltd. We have also furnished senior care facilities and other such locations in the disaster-stricken region with 20,000 pre-cooked meals suitable for elderly residents, which Sompo Care Foods Inc. provides to long-term care facilities.

Dispatch of caregivers

We have dispatched Sompo Care caregivers to evacuation shelters in order to provide support and assistance to elderly residents.

Relief funds

To support the affected region and victims of the disaster, the Sompo Group donated approximately 129 million yen and the volunteer organization Sompo Chikyu (Earth) Club, which consists of executives and employees of the Group, donated 1 million yen.

In addition, the Group has arranged contributions from its executives and employees and donated disaster relief funds that total approximately 21 million yen.



Providing food to Nanao City's Senior Citizens Support Section



Evacuation shelter

Running "SOMPO-style children's cafeterias" as community exchange hubs

Activities and Achievements

In November 2022, Sompo Care started running SOMPO-style children's cafeterias at mainly residential facilities, such as the nursing homes it operates nationwide. It currently operates these cafeterias once a month at approximately 460 residential facilities and day-care service centers.

As of the end of May 2024, a total of 24,008 meals had been provided to children in the community. Both the facility users and the children have enjoyed these intergenerational exchange opportunities by sitting down to eat a meal together or engaging in recreational activities.

By running these SOMPO-style children's cafeterias, Sompo Care aims to provide community exchange hubs, bring more smiles and energy to its facility users, and continue enhancing the job satisfaction of staff members. Furthermore, by providing children with the opportunity to experience caregiving work, they can get a feel for what it might be like to work as a caregiver, thereby helping to solve the multitude of social issues in the community.



SOMPO-style children's cafeteria

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Corporate Citizenship Activities

Donation of “Yellow Badges” with traffic personal accident insurance

Activities and Achievements

Four companies—Sompo Japan, Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and Dai-ichi Life Insurance Company—jointly conduct a road traffic safety program that donates Yellow Badges to first-grade students just entering elementary school across Japan. To mark the program's 60th anniversary, commemorative Yellow Pikachu Badges were distributed in FY2024 in collaboration with The Pokémon Company.

Having been linked to traffic personal accident insurance coverage since 1968, the Yellow Badges will pay the insurance benefit if a new first-grader who has been provided with a Yellow Badge should be killed or permanently disabled in a road traffic accident on their way to or from school. The aim of the Yellow Badges is to raise schoolchildren's awareness of road traffic safety and enlist the cooperation of guardians and car drivers to reduce road traffic accidents.



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TM, ®, and character names are trademarks of Nintendo.

Provision of “The Action!—SDGs Card Game—,” an SDGs promotional tool

Activities and Achievements

Sompo Japan and Project Design Inc. have jointly developed “The Action!—SDGs Card Game—” which allows players to experience working to resolve social issues and achieve the SDGs while exploring specific actions toward a better future.

In workshops using this content, participants can experience a journey from the present to the year 2030 as they carry out project activities using the time and money given to them in the game world that simulates real society to achieve their goals.

Since its launch in 2021, the content has been promoted to companies, municipalities, schools, and other organizations with the aim of providing local community members with the opportunity to feel closer to the SDGs. As of now, we have hosted over 400 workshops in different parts of Japan, with a total of approximately 9,000 participants.

Through this content, we collaborate with bases and stakeholders across Japan and continue with our efforts toward achieving the SDGs, thereby contributing to the resolution of social issues and the realization of a more sustainable society.



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Corporate Citizenship Activities

Disaster prevention and mitigation initiatives (Sompo Japan Insurance)

Activities and Achievements

Bosai JAPAN-DA Project

In this project, we host experience-based workshops and puppet shows to teach children—society's future leaders—and their guardians how to protect themselves and others in emergency situations. In December 2023, we fully launched a new SOMPO-style workshop on the creation of Nige-Chizu Escape Maps. This workshop, which enables participants to communicate among themselves through an evacuation simulation, aims to promote "mutual aid"—in other words, community members helping each other. As of March 2024, these events have been held a total of 685 times across Japan, attracting approximately 96,000 people.



SOMPO-style Evacuation Map "Nigechizu*" Workshops

The Nigechizu is a hand-made map that visualizes evacuation routes by color-coding the times required to indicate how to reach the evacuation areas in the event of disasters. Having grown in scale, frequency and severity over time, natural disasters clearly present the most significant social problem to local communities. This workshop facilitates risk communication between participants, thereby contributing to the promotion of both "mutual aid" (which enables community members to help each other) and a spirit of "self-help" (with which people can seek to protect themselves) by making disaster prevention and evacuation as their own personal issues.



Promotion of Psychological First Aid (PFA) for Children

Psychological First Aid (PFA) for Children is about how children can be supported after experiencing natural disasters and other emergencies. In collaboration with Save the Children, Sompo Japan produced a video and a leaflet on "PFA for Children" and supported Save the Children's awareness-raising activities on PFA for Children. We also supported PFA training and disaster preparedness workshops for after-school program staff in Kumamoto and Saga Prefectures. PFA has been incorporated in our SOMPO-style Evacuation Map "Nigechizu*" Workshops to further raise awareness. As part of Save the Children's emergency response, the PFA leaflets were distributed at evacuation centers and other places in the aftermath of the Noto Peninsula Earthquake in January 2024.



*Nigechizu is a registered trademark of NIKKEN SEKKEI LTD.

Web For more details, please visit the website and watch the video (in Japanese):

[Psychological First Aid \(PFA\) for Children.](#)

Tsunagaru Bosai Project

We have been implementing Tsunagaru Bosai Project (or Inclusive Disaster Prevention Project) since October 2022 in collaboration with the Japan NPO Center and the Foundation for Promoting Sound Growth of Children. We support various events, such as the creation of disaster prevention maps involving people who require special care* at children's centers, training programs and lecture meetings. These efforts, help raise public awareness about community-based disaster prevention and foster more connected, sustainable communities. As of March 2024, we have held 158 events, attracting approximately 14,000 participants in total.



* Senior citizens, infants, people with disabilities, people from other countries, and others stipulated by the Disaster Countermeasure Basic Act

Partnership agreements with NPOs

Sompo Japan collaborates with municipalities in different parts of Japan on the SDGs and works in partnership with NPOs. In March 2022, we signed a partnership agreement to promote the proliferation of the online service for the adjustment of relief supplies called the Dekirukamo List (List of Possible Assistance)*, which resulted from the experience of the torrential rain that had pounded parts of western Japan. Operated by the Okayama NPO Center and other organizations, we registered ourselves as the first supporter on the list. In October 2022, a new relief supply transport scheme was jointly built with local transport business operators based on this list. The list helps expand the aid network, leading to the creation of local communities that are more resistant to disasters.

* A new mechanism that enables companies to select goods and other forms of aid that they could provide in the event of disasters from a catalog of pre-listed alternatives and register themselves as potential supporters.

Real SOMPO Park

Given our current weather anomalies, even "once-in-a-million-years" disasters have occurred almost every year in recent years. "What can we do to make local communities more resistant to disasters and prevent anyone from suffering from them?" Employees who were enthusiastic about addressing this challenge in different parts of Japan voluntarily gathered and launched a new project, the Real SOMPO Park. The space was established on the first floor of the Sompo Japan Nihonbashi Building on September 1, 2023, with the hope that it would help people learn basic knowledge about disaster prevention and better prepare to protect lives in the event of disasters.



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Okinawa Children's Future Work Experience Event

Activities and Achievements

This is a work experience workshop that the Okinawa branch of Sompo Japan hosts for elementary school students and their guardians. Based on the challenge of resolving Okinawa's issue of child poverty, this workshop aims to show local children what future options they have and inspire them to become more ambitious. At the end of the workshop, participants will receive a salary and even gain some shopping experience with the money they have earned. This is also designed to help children learn better about money. The second event, which was held in August 2023, helped expand the possibilities of children under the special sponsorship of 30 companies and other organizations of varied actions (which ran their respective booths at the event).



SOMPO Tochigi Park

Activities and Achievements

The Tochigi Branch and Tochigi Automobile Sales Department of Sompo Japan have been working in partnership and collaboration with stakeholders in Tochigi Prefecture to improve health, wellbeing and financial protection of local communities. By transcending the boundaries of different Group companies, they have addressed the issues faced by local governments.

In May 2024, a regional revitalization event entitled "SOMPO Tochigi Park—for health, wellbeing and financial protection" was held to provide local people with the opportunity to see with their own eyes and feel the efforts of Sompo Japan. This event provided 89 contents, organized in collaboration with 60 municipalities, companies, and other organizations with the theme of creating communities resistant to accidents and disasters. It included booths run by individual companies, hands-on experience programs and seminars, and it attracted 8,860 visitors.



SOMPO Smile Kids Edogawabashi Nursery (Accredited)

Activities and Achievements

SOMPO Smile Kids Foundation, established in 2011, operates the SOMPO Smile Kids Edogawabashi Nursery, an accredited nursery school in Tokyo's Bunkyo Ward.

It accommodates 64 children up to preschool. Day by day, children grow and thrive in the district of Edogawabashi, which is blessed with a bounty of natural beauty, including many parks and cherry blossom trees along the Kanda River, despite its central urban location.

A nursery is both a place of daily life and education. The nursery school aims to enable children to shine as individuals while fulfilling group experiences at the same time and to ensure that the guardians and local residents can see the benefits of this good quality of life.

Efforts are also made to improve the working environment of childcare workers, and this led us to be recognized by the Tokyo Metropolitan Government as a company working earnestly to promote work-life balance and be drawn so much public attention that we have received media coverage as a nursery that is easy to work for.



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Corporate Citizenship Activities

Corporate Citizenship Activities of Group companies

Activities and Achievements

Our Group companies carry out a wide variety of corporate citizenship activities in collaboration with local stakeholders.

[Sompo International]

Volunteer activities through "AgriSompo" and sponsorship

In addition to conducting a wide range of volunteer activities through "AgriSompo," a global integrated platform for providing agriculture insurance solutions, Sompo International sponsors the 2024 Borlaug-Ruan International Internship program, provided by the World Food Prize Foundation.



[All Group companies]

Criacao Shinjuku: Cheering on matches and volunteering to clean up

As part of its efforts to achieve its purpose, the Sompo Group has signed a partnership agreement with Criacao Shinjuku. Based in Shinjuku (the same location as found in the Group's head office), this soccer club seeks to contribute to the local community, thereby making it more symbiotic by combining the liveliness of Shinjuku and the power of sports.

A night game featuring Criacao Shinjuku took place at the Japan National Stadium on Friday, June 7, 2024, when the Sompo Chikyu (Earth) Club ran the event "Criacao Shinjuku Cheering & Cleanup Volunteering." Our Group employees voluntarily attended the game as Criacao Shinjuku supporters from a corporate partner. After the game, about 130 employees of our Group companies participated in the volunteer activity organized by the Sompo Chikyu (Earth) Club to clean up the stadium. In addition, about 10 employees also participated in the home game administration volunteer work together on the same day. This provided our Group employees with the opportunity to increase their autonomy, spontaneity, and social connections.

In the future, we plan to expand these partnership-based initiatives to the entire Group to stimulate the activities of the Sompo Chikyu (Earth) Club and promote a greater sense of unity within the Group.

[Sompo Japan Insurance and three other Group companies]

Volunteer work at the Saga International Balloon Fiesta

Four Group companies—Sompo Japan Insurance, Saison Automobile and Fire Insurance Company, Sompo Japan Partners, and Sompo Corporate Service—conducted volunteer work at the 2023 Saga International Balloon Fiesta. This included launching and collecting hot-air balloons and guiding and controlling the flow of the audience in the early morning and during the night mooring.



[Sompo Himawari Life Insurance]

Selling bread baked at a welfare workshop

Members from a welfare workshop sell bread fresh from the oven in the Sompo Himawari Life Insurance Head Office Building once a month, which company employees purchase. "Welfare workshops" are employment support facilities for people with disabilities, where those mainly with intellectual disabilities engage in different types of work, thereby participating in their local communities.



[Sompo Systems]

Holding programming events at schools

Since FY2016, Sompo Systems has been holding programming events at schools in collaboration with NPO Code for Everyone.

In FY2023, the company hosted programming events at two elementary schools in the Tama District of Tokyo, where its head office is located, to help local children enjoy technology with a creative approach. Seventy pupils joined the events.



[Prime Assistance]

Sponsorship and participation in the distribution event of the mini-sized mimosa bouquets

Prime Assistance sponsored and participated in the distribution event of the mini-sized mimosa bouquets held at commercial facilities in Kagoshima City during International Women's Day on March 8 to provide people in Kagoshima Prefecture with the opportunity to think about gender equality.



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Sompo Welfare Foundation

Activities and Achievements

The Sompo Welfare Foundation, established in 1977, conducts various programs such as providing financial assistance to civil society organizations in the social welfare field in Japan, ASEAN countries, India and South Africa, holding academic conferences and funding research on social welfare, social security, insurance and gerontology, and awarding outstanding academic papers. The objective is to contribute to the advancement and improvement of social welfare.

Aware of the rapid aging of society, the foundation also promotes activities that help to resolve increasingly complex social issues, including supporting families that provide home care to senior citizens with dementia or other conditions and providing scholarships for students studying to become certified care workers. Its programs are designed to meet contemporary needs through both research and practice in the field of social welfare.

Support for purchase of vehicles

Since 1999, the foundation has financially supported organizations that need to purchase vehicles for their welfare activities for people with disabilities.

In FY2023, the foundation invited applications from Eastern Japan and selected ten organizations. These vehicles allow organizations to expand the range and scale of their activities and to increase the income of people with disabilities and the number of users of their welfare services.



Supporting the purchase of
wheelchair-accessible vehicles

Support for organizational and operational reinforcement of civil society groups

In 2004, the foundation started to provide financial support for organizational and operational reinforcement of civil society organizations that render welfare services to communities.

In FY2023, financial support was provided to 32 organizations in total through programs to promote their organizational and operational reinforcement, to help them acquire official status as approved specified non-profit corporations, and to support citizen-participatory activities through which local residents work to provide comprehensive support to address life tasks. The foundation offers support not only to help create quality incorporated civil society organizations that can work sustainably by playing core roles in their respective communities but also to contribute to realizing more inclusive local communities.



Aiming to develop the rich imagination of children through sponsorship of the All-Japan Kids Comedy Competition

Support for overseas welfare activities

The foundation has supported civil society organizations in the social welfare field in ASEAN countries, India, and South Africa since 2010. In FY2023, the foundation provided grants to five organizations in five countries. Specifically, these comprised the following: a grant for hearing aids and other forms of assistance needed for the development of hearing-impaired pupils (Indonesia); assistance for WAO's shelter program for violence survivors in need of a one-year supply of food at shelters (Malaysia); assistance for a healthcare and wellness program needed to pay medical and food expenses for poor senior citizens and plant vegetable and fruit seedlings for them (the Philippines); a grant for charity food bags provided to poor students and their families in cooperation with schools (Singapore); and assistance for a music appreciation event as part of an educational enrichment project for children who have lost their parents to COVID-19 (Vietnam).



Donation ceremony in Philippines



Donation ceremony in Indonesia

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Initiatives of Supporting Activities and Researches for Social Welfare

Sompo welfare foundation award

The foundation has awarded outstanding academic literature in the field of social welfare since FY1999. In FY2023, Mr. Fuminori Tamba received the award for "Double-Track Recovery from the Nuclear Disaster: Path to Supporting Sufferers." Furthermore, Mr. Yugaku Ikawa received the Encouragement Award for "Buddhist social work in modern Japan : with reference to public space and Buddhist social ethics." The presentation ceremony was held in March 2024, and the commemorative lecture and symposium by Fuminori Tamba in July 2024.



Prof. Tamba (recipient of the Foundation Award) and President Nishizawa



Presentation ceremony in Tokyo

Support for networking and learning of family caregivers for the elderly

Since 1991, the foundation has provided support for networking events and learning programs intended to help reduce the stress of family caregivers caring at home for elderly dementia patients, and improve their care-giving skills.



Training for improving their care-giving skills

Scholarships for students studying to become certified care workers

To boost the workforce of caregivers, which is facing a shortage of workers, the foundation offers scholarships for students in two year vocational school programs and high school students in the welfare field.

In 2023, the foundation gave scholarships to ten first-year vocational school students and three second-year high school students. After graduating from the school, many of them are playing an active role as care professionals.



Practicum for students to become certified care workers

Financial support for gerontology research

The foundation provides financial support for creative and innovative research in the field of social sciences relating to gerontology. In addition, the foundation organizes study groups on the Insurance Business Act, the health insurance and nursing care insurance systems, gerontology, and other topics. The foundation also publishes a report series and distributes it widely to libraries and elsewhere to spread information about research findings.



Study groups on the Insurance Business Act

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Sompo Fine Art Foundation (Sompo Museum of Art)

Activities and Achievements

The Sompo Museum of Art opened its doors in Shinjuku in 1976 based on the desire to provide the general public with a venue for art appreciation as part of our corporate citizenship activities.

The only museum in Asia where you can view Van Gogh's "Sunflowers" painting, it also hosts unique and captivating exhibitions covering a wide range of themes, from Western paintings to contemporary art. The museum aims to bring about a culturally enriched society mainly by expanding the horizons for art appreciation by lending out its collections. Moreover, the museum seeks to leverage knowledge from art and culture to solve issues in society, mainly with educational initiatives focused on interactive art appreciation and open-call exhibitions that support new and emerging artists.

The museum is working to create a space that attracts visitors of all ages from within Japan and overseas and will continue to contribute to society by further promoting culture and art.

Exhibitions in FY2023

In FY2023, when Japan downgraded COVID-19 to Category 5 so museums began returning to their normal operations, the Sompo Museum of Art hosted "La lumière et le vent en Bretagne" in spring, "100th Anniversary of the Birth of Yamashita Kiyoshi: A Retrospective" in summer, "Van Gogh and Still Life" in autumn, and "FACE (Frontier Artists Contest Exhibition) 2024" (an open-call exhibition) in winter. In particular, although the "Van Gogh and Still Life" exhibition had originally been scheduled for 2020 to commemorate the opening of the new building but was canceled due to the COVID-19 pandemic, it was finally held three years later, attracting many visitors.

La lumière et le vent en Bretagne, collection du musée des beaux-arts de Quimper

Brittany is a peninsula in the north-west of France, known for its abundance of nature and unique culture characterized by deep-rooted Celtic traditions and heritage. This exhibition introduced a wide range of history, scenery, and customs through the works of artists who have been fascinated by the allure of Brittany. The exhibition consists of 69 oil paintings, prints, and drawings by 45 artists, mainly from the collection of the Musée des beaux-arts de Quimper, which is known for the finest collections of Brittany-themed paintings in France. It offered an opportunity for Japanese viewers to vicariously experience the curiosity of these artists from the 19th and 20th centuries who discovered the attractions of this "frontier region," which is generally lesser known to Japanese people, as another world within their own country.

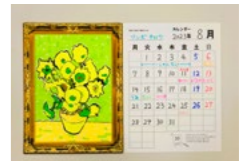
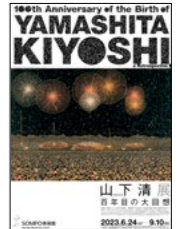
Exhibition Period: March 25, 2023 to June 11, 2023



100th Anniversary of the Birth of Yamashita Kiyoshi: A Retrospective

Known as a wandering painter of artistic genius, Kiyoshi Yamashita (1922-1971) captured the hearts of many people with his hari-e collages of nostalgic Japanese landscapes and sites of scenic beauty. Celebrating the 100th anniversary of his birth, this exhibition took viewers through the life of Kiyoshi Yamashita. Providing about 190 works, it provided them with an opportunity to examine anew his true self as a prolific artist who continued to create works of art until his death at the age of 49. They included not only his representative hari-e collages but also his pencil sketches from when he was a child, his oil paintings, ceramics and pen drawings from his later years, as well as the array of related materials such as his backpack and yukata, which he had used during his wanderings around Japan.

The museum also created a worksheet kit in association with this exhibition and provided it to elementary school students who visited. The purpose of worksheet kits is for children to have fun while developing a deeper understanding of artists and their works through experiencing some techniques used in exhibited works. The museum has utilized these worksheets for many different exhibitions held during the summer vacation in the past. This kit is entitled "Creating a Hari-e Calendar Featuring Van Gogh's Sunflowers!" The theme is "hari-e," the unique collage technique that Kiyoshi Yamashita used. To create a calendar, the user first tears colored paper into tiny fragments, next pastes them onto a sheet of paper printed with a line drawing of Van Gogh's "Sunflowers" from the museum's collection and finally writes down numbers and schedules. This kit can be downloaded from the museum's website. The museum has also created and released a three-minute how-to video. Exhibition Period: June 24, 2023 to September 10, 2023



Completed worksheet kit

Van Gogh and Still Life: From Tradition to Innovation

One slogan for the exhibition was "You cannot talk about Van Gogh without understanding still life," essentially focusing on the relationship between "still life" and Van Gogh (1853-1890). To introduce how still life first evolved and how Van Gogh became Van Gogh, the exhibition showed 25 still-life works by Van Gogh alongside those by other artists from the 17th century through the early 20th century, including Claesz, Delacroix, Manet, Renoir, Cézanne, Gauguin and Vlaminck.

In addition, a wide variety of original merchandise was created exclusively for this exhibition and sold at the museum shop. The cans of cookies featuring Van Gogh's "Irises," the main feature of this exhibition, are decorated with a special exhibition logo.

Exhibition Period: October 17, 2023 to January 21, 2024



"Irises" canned
cookies

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Art appreciation education and initiatives in the welfare field in FY2023

Art appreciation education

The dialogue-based art appreciation education support project for elementary and junior high schools in Shinjuku Ward is now in its 16th year. The art appreciation classes finally escaped the constraints of the COVID-19 pandemic. Children were able to encounter real-life works of art in person and enjoy "looking at," "feeling," "thinking about," "talking about," and "hearing about" them.

In FY2023, we were able to support art appreciation lessons at all 29 elementary schools and at seven of the 10 junior high schools. As a new initiative, we launched and created "Multilingual art appreciation cards" in English, Korean, and Chinese (simplified and traditional) as a communication tool and have begun using them in the exhibition rooms. The goal was to deliver art appreciation classes that included pupils and students of different nationalities.

This fiscal year, 12 new students (from the 15th group of graduates) joined the ranks of volunteers working at the museum, bringing the total number of gallery guides to 80. At the summer lecture meeting, Director Hiroko Mizutani of the Almond Community Network, a specified non-profit organization, gave a lecture themed on "listening." Participants relearned about "attentiveness," the most important element of dialogues with children.

Initiatives in the welfare field

In response to the revision of the Museum Act, the museum started a new initiative in the welfare field this fiscal year by creating a video series to be used in art appreciation sessions, mainly in welfare facilities for senior citizens, entitled "Ten Minutes of Art by the Sompo Museum of Art (Episode 1: Sunflowers by Van Gogh)."

Another of the museum's initiatives aimed at contributing to welfare was the distribution of the "Creating a Hari-e Calendar Featuring Van Gogh's Sunflowers!" worksheet kit to nursing homes for senior citizens (about 450 facilities run by the Group company Sompo Care). Residents of each facility enjoyed art with elementary school students who visited them through the Children's Cafeteria event.



Art appreciation in the gallery



Children's Cafeteria program

Support and recognition of artists

Nationwide Call for "FACE" and the Holding of the "FACE Exhibition"

The nationwide public contemporary painting competition, known as FACE, first took place in FY2012. In the 12th FACE exhibition in 2024, there were 1,184 pieces submitted from all over Japan. The five judges were Mr. Reiichi Noguchi (Senior Curator, Mitsubishi Ichigokan Museum), Mr. Tetsuya Oshima (Professor, Tama Art University), Ms. Kae Moritani (Curator, Kanagawa Prefectural Gallery), Ms. Mio Akita (Researcher, Curation Department, The National Museum of Western Art), and Mr. Takefumi Umemoto (Director, Sompo Museum of Art at that time). Following a process of preliminary screening and selection for awards, 78 works were chosen for display, with nine pieces being selected for an award. The FACE 2024 Exhibition, held at the Sompo Museum of Art, showcased selected works that "have a genuine power and the potential to be internationally recognized in the future" by capturing the essence of the times with various techniques and motifs. An audience award was also presented to one of the pieces in the exhibition based on visitor votes.

The grand prize was awarded to Ms. Hikari Tsumura (born in 2000). The results were announced on the museum's website and elsewhere, and during the presentation ceremony and private viewing, the recipients were awarded with a shield trophy. The award winners and all the other artists were also provided the opportunity to connect with the judges, other people in the art community, and the media.

We hope that this open competition serves as a gateway for new and emerging artists, regardless of age or affiliation, and will be a source of support for many years to come for emerging talent.

FACE (Frontier Artists Contest Exhibition) 2024

Exhibition Period: February 17, 2024 to March 10, 2024

Provision of the Sompo Museum of Art Award

The SOMPO Museum Award was provided to a public exhibition run by 21 art associations for the purpose of supporting and nurturing emerging artists.



Hikari Tsumura
"Tokete"
2023
Soluble vat color batik print
on a cotton cloth panel
160x200cm

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Cooperating on loaning out major works

In FY2023, seven works from the museum's collection were loaned out to five different exhibitions. The "Surrealism and Japan" exhibition was also held at the Itabashi Art Museum and Mie Prefectural Art Museum from March 2023 to FY2024.

"Jewelry" by Pablo Picasso

Imaged and Imagined: Spain Seen through Prints from Japanese Collections
(April 8 to June 11 at Nagasaki Prefectural Art Museum & July 4 to September 3 at the National Museum of Western Art)

"Shogyo Mujo: Time" by Yukimasa Yokosuka

Yukimasa Yokosuka Exhibition: Seaside Prism
(May 31 to July 30 at Joyo Geibun Center)

"nature morte sur deux tables" by Seiichi Kasai & "Moon, Reminiscence" by Kojiro Kosugi

Étrangers du nouvel âge
(September 16 to November 19 at Kosugi Hoan Museum of Art, Nikko)

"Surrealistic Stroll" by Seiji Togo

The 100th Anniversary of "Manifeste du Surréalisme" - Surrealism and Japan
(December 16, 2023 to February 4, 2024 at the Museum of Kyoto)

"Parisienne" & "Spanish Actress" by Seiji Togo

Marie Laurencin: An Eye for Her Time
(December 9, 2023 to March 3, 2024 at Artizon Museum)

The Puppet Theater "Himawari Hall"

Activities and Achievements

The Himawari Hall puppet theater on the Nagoya Building has been jointly operated by the local NPO Aichi Puppetry Center which was established by people involving puppet shows in the region and our Group since its opening in 1989.

The Himawari Hall puppet theater continue to offer a wide range of activities that gain national attention in regions known for their vibrant puppet theater scene. For example, we host domestic and international puppet shows at the Himawari Hall, run workshops, hold children's art festivals utilizing the entire Sompo Japan Nagoya Building, and host the P-Shinjinsho NEXT workshops, which are geared towards uncovering new talent that will shape the future of puppet theater.

Since 2023, Sompo Care has been focused on social contribution activities in the local community. For example, it organizes touring puppet performances alongside hosting the children's cafeteria program at Sompo Care's nursing facilities in Aichi Prefecture.



Performance at Himawari Hall
Puppet Show "Hogi Uta"



Puppet show performance at Sompo Care's nursing
homes