



**SOMPO
HOLDINGS**

Innovation for Wellbeing



CSR Booklet 2015

Striving to Build a More Sustainable Society



Sompo Japan Nipponkoa Holdings, Inc.

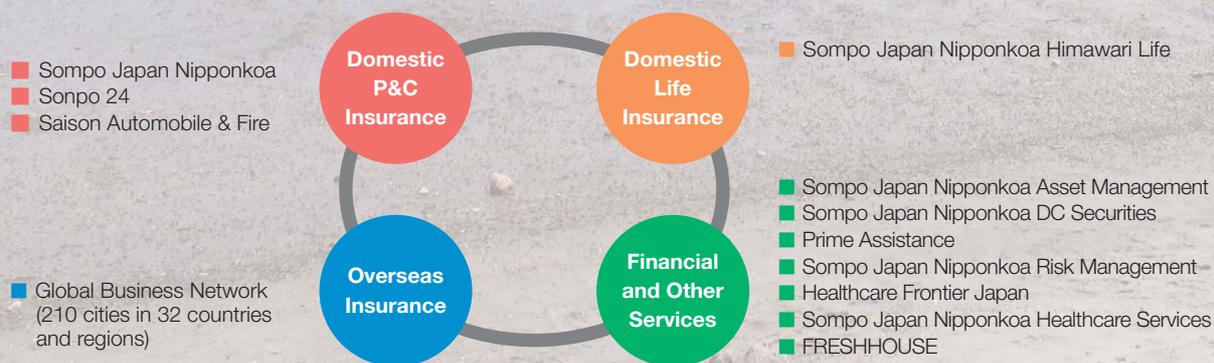
Striving to Build a More Sustainable Society

In recent years, various social issues are emerging, such as the increased natural disasters in the world, rapidly aging population, and increased road traffic accidents.

The Sompo Japan Nipponkoa Group strives to address these social issues through its core businesses, aiming to be a company trusted and valued by customers, and to contribute to creating a more sustainable society.

Business Domains and Major Group Companies

SOMPO HOLDINGS deploys various businesses: Domestic P&C Insurance as its core business, Domestic Life Insurance, Overseas Insurance, and Financial and Other Services.





The CSR Booklet shows examples of our CSR initiatives in a simple and understandable manner.

For detailed information, please refer to our Corporate Responsibility Communication Report, CSR Case Report, and our official website.



■ Corporate Responsibility Communication Report

This report presents details of the group's CSR initiatives, data on our environment, social and governance (ESG) performance, and other information.

■ Official Website

The Corporate Responsibility Communication Report and the CSR Case Report can be downloaded here. Information on CSR initiatives of the group companies are posted in a timely manner.

<http://www.sompo-hd.com/en/csr/>

SOMPO HOLDINGS is the abbreviation represents the Company (Sompo Japan Nipponkoa Holdings) and the Group (Sompo Japan Nipponkoa Group).

CONTENTS

Security, Health, and Wellbeing

Bosai JAPAN-DA Project	3
Road Safety Project in Indonesia	4
Maternal and Child Health Project in Myanmar	4
Training 'Dementia Supporters'	5
Cleaning and Maintenance of Wheelchairs	5
Yellow Badge Donation Project	6
Everyone's Sunflowers Project	6

Environment

SAVE JAPAN Project	7
Forest Management with Local Governments	8
Public Seminars on the Environment	8
CSO Learning Scholarship Program	8
Tackling Natural Disasters in Southeast Asia through Insurance Products	9
Fire Insurance for Wind Power Generation Business Operators to Cover Costs to Prevent Recurrence of Accidents	10
SRI Fund-Green Open	10
Addressing Environmental Issues through Investment and Loans	10
Tackling Environmental Issues through Consulting Services	10

Society

Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art	11
The Puppet Theater 'Himawari Hall'	11
Continuing Support for Disaster Areas: Employee Dispatch Program	12
Farmers Market Supporting Disaster Recovery	12
Supporting Activities and Research in Social Welfare	13
Operating an Authorized Nursery School	13
SOMPO HOLDINGS Volunteer Days	14



Creating a Better Future, together with Our Customers

Security, Health, and Wellbeing

Environment

Society

Community Contribution Project

Puppet shows and experienced-based workshops on disaster risk reduction

Bosai JAPAN-DA Project

Under the Bosai JAPAN-DA Project, we host puppet shows and experienced-based workshops to teach children -society's future leaders- and their parents how to protect themselves and others in emergency situations.



© JAPAN-DA



▲ In the experienced-based workshop, provided in partnership with Plus Arts NPO, participants get to move their bodies in fun ways while gaining useful knowledge and skills for responding to crises. (in Nagoya)

▶ The puppet show "The Narrow Escape of the Three Little Pigs," performed by Puppet Theater YUMEMI-TRUNK, is an original story on disaster risk reduction which has been prepared adapting *The Three Little Pigs*. (The Third UN World Conference on Disaster Risk Reduction held in Sendai)

▼ Experienced-based workshops on disaster risk reduction (Gathering on the Hyogo Safety Day in Kobe)



Sompo Japan Nipponkoa × *arts* × Puppet Theater **ゆめみトランク**
Plus Arts NPO



Creating a safe and secure society for children

Road Safety Project in Indonesia

We launched a road safety project in Bandung, Indonesia, with an aim of creating a safer environment for children. Drawing on Japan's expertise in preventing traffic accidents, we are providing traffic safety education for teachers and students at elementary and middle schools, improving transportation infrastructure near the schools, and seeking actions from regional and national governments.



Road safety event in Indonesia



For better health of mothers and children

Maternal and Child Health Project in Myanmar

Mortality rates among mothers and children under the age of five are higher in Myanmar than in nearby Southeast Asian countries, with approximately 90% of these deaths concentrated in rural areas. In response, we have launched a project aiming at improving the health of mothers and their infants in these areas.

©Save the Children Japan



©Save the Children Japan

This project serves as one of Community Contribution Projects, and is funded by a portion of money saved when insurance customers select the paperless option for receiving their insurance clause, or when they use recycled parts to repair their vehicles after automobile accidents.



For better understanding on dementia

Training 'Dementia Supporters'

We are training our employees to serve as volunteer "dementia supporters*", to offer more security to the elderly in view of the rapidly aging population.

*Members of the public who have undergone specialized training in a nationwide program introduced by the Ministry of Health, Labour and Welfare in 2005 to better understand and extend support to people with dementia and their family.



Received the Outstanding Organizational Initiative Award at the 2014 Briefing of the Caravan to Train Dementia Supporters hosted by the National Caravan-Mate Coordinating Committee.



- ▲ Training for dementia supporters
- ◀ More than 1,200 employees became supporters across the country in six months. (Sompo Japan Nipponkoa Insurance Services)

In partnership with our agencies

Cleaning and Maintenance of Wheelchairs

In partnership with our agency organizations (AIR Autoclub and JSA Chukakukai), we are assisting social welfare facilities through the maintenance and cleaning of wheelchairs. In fiscal 2014, more than 2,000 employees and volunteers from agencies participated in this activity, and maintained and cleaned over 4,000 wheelchairs.



- Participants making use of their skills on automobile maintenance and repair.
- ▲ Activities at Kusunoki (social welfare corporation) in Kanagawa
 - ◀ Activities at Sukoyaka Kokoron Shussaku (housing for elderly people with care services) in Kagawa

With the hope of ensuring safety for 51 years

Yellow Badge Donation Project

Every spring, we donate yellow traffic safety badges to elementary school first graders across the nation to promote road safety and help prevent traffic accidents. The badge comes with an insurance protection against traffic accidents. This project is implemented jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and the Dai-ichi Life Insurance Company, and 62.2 million badges have been distributed since 1965 when the project began.



▲ First graders with their yellow badge

◀ Road safety lessons

Keeping kids smiling

Everyone's Sunflowers Project



This project provides an opportunity for children to share the joy of growing sunflowers from seed to see them bloom, and to learn the value of life in school classes. The project has been implemented since 2012, hoping that it will make children happier and keep them smiling.



▲ A class on Everyone's Sunflowers Project

◀ Special website on Everyone's Sunflowers Project (Sompo Japan Nipponkoa Himawari Life)





Community Contribution Project

Save rare species and the natural environment in Japan!

SAVE JAPAN Project

The SAVE JAPAN Project provides citizens with opportunities to participate in biodiversity conservation activities in collaboration with local environmental NGOs/NPOs, local NPO support centers, and Japan NPO Center. More than 470 events have been organized across the country since the launch of the project in fiscal 2011 with the participation of more than 24,000 citizens.



- ▲ Searching for living creatures in the paradise for dragonflies in Kochi
- ◀ Making a biotope and experiencing nature at Barato River in Hokkaido



▲ Studying living creatures at Nakatsu tidal flat in Oita



▲ Restoring Kakumanbuchi in Gunma as a habitat for Japanese azalea and day lily

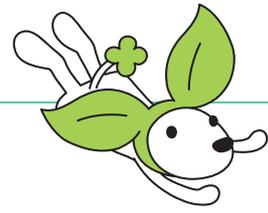


▲ Biodiversity conservation activities at Arakawa River in Tokyo



▲ Nurturing *satoyama* in Yamanashi as a habitat of the great purple emperor, the national butterfly

This project serves as one of Community Contribution Projects, and is funded by a portion of money saved when insurance customers select the paperless option for receiving their insurance clause, or when they use recycled parts to repair their vehicles after automobile accidents.



Forest management implemented with local communities

Forest Management with Local Governments

We have made agreements with various local governments to allow Sompo Japan Nipponkoa Group and agency employees and their families to work together with local communities on forest management and on environmental education.

Local government partners

Mt. Akagi, Gunma	Kotoura Town, Tottori	Chikuhoku Village, Nagano
Umaji Village, Kochi	Fujimi Town, Nagano	Nishimera Village, Miyazaki
Tsu City, Mie		(as of April 2015)



▲ Activities in the Tottori Kyosei no Mori forest

▼ An outdoor class to experience nature through eating



Pioneering NGO/NPO-business partnership

Public Seminars on the Environment

We have been hosting public seminars on the environment every year since 1993, as joint project of Sompo Japan Nipponkoa, Sompo Japan Nipponkoa Environment Foundation and Japan Environmental Education Forum. The total number of participants reached 18,000 in 2014, the 22nd year of the program.



▲ Public Seminar

▼ Regular meeting



Supporting internship at environmental NGOs/NPOs

CSO Learning Scholarship Program

Sompo Japan Nipponkoa Environment Foundation launched the CSO (Civil Society Organization) Learning Scholarship Program in fiscal 2000. Every year, around 60 undergraduate and graduate students work at environmental NGOs and NPOs with their staff members over a period of eight months. The Program provides a unique opportunity for students to learn about environmental issues and civil society. The total number of students who completed the internship since the launch of the program is 843 as of March 31, 2015.



▲ Training camp



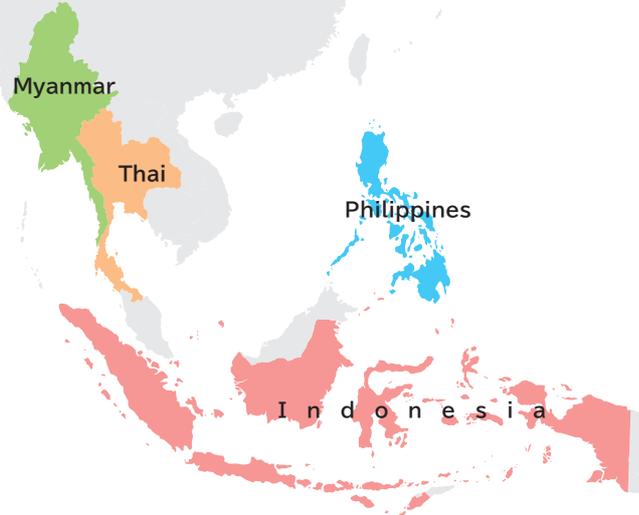
Weather Index Insurance



It has been recognized as meeting the requirements for membership in the Business Call to Action (BCtA) by the United Nations Development Programme (UNDP).

Tackling Natural Disasters in Southeast Asia through Insurance Products

Natural disasters, such as droughts and floods associated with climate change, are on the rise. The Sampo Japan Nipponkoa Group offers insurance products aiming at reducing agricultural management risks in Southeast Asia, where agriculture, which is susceptible to climate change impact, is the main industry. We launched weather index insurance in northeast Thailand in 2010, and the sales area is expanding every year. The purpose of this insurance product is to alleviate the losses borne by rice farmers when their crops are damaged by drought. In 2014, we launched Typhoon Guard Insurance in Mindanao Island, the Philippines, which aims to alleviate the losses borne by agricultural producers when they are affected by typhoons. We are also developing new insurance products, for example, an insurance product to launch in Myanmar to alleviate the losses due to drought in the central dry zone, and similar products for Indonesia.



▲ Hearing survey in Myanmar



▲ Explanation of products to Thai farmers



▲ Farm scenery in Indonesia



▲ Presentation for Thai farmers on procedures for insurance payment

Fire Insurance for Wind Power Generation Business Operators to Cover Costs to Prevent Recurrence of Accidents

We sell an insurance with a rider to cover the costs to prevent recurrence of accidents (i.e., cost for investigating the cause of the accident and for inspection to prevent recurrence) in addition to ordinary claim payment in case of incidences such as fire, lightning, and wind damage.



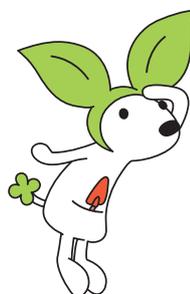
This insurance product received Japan's Environmental Minister's Prize, under the Eco-Services Category of the Eleventh Eco-Products Awards.



SRI Fund – Sompo Japan Green Open

Sompo Japan Green Open is an investment trust (fund) which invests in companies that are highly evaluated both in terms of their environmental initiatives as well as on their value of investment. It was launched in September 1999 and has grown into one of the largest SRI funds in Japan with a net asset value of approximately 23.1 billion yen as of June 30, 2015.

(Sompo Japan Nipponkoa Asset Management)



Sompo Japan Green Open's brochure

Addressing Environmental Issues through Investments and Loans

We contribute to addressing environmental issues by providing personal loans that promote the use of renewable energy through photovoltaic and wind power generation in collaboration with other financial institutions, and investments and loans for infrastructure development and other growing fields.



Tackling Environmental Issues through Consulting Services

We offer most suitable solutions that help reduce corporate risks concerning such as climate change, energy saving, biodiversity, and environmental pollution, obtaining certifications on environmental management systems, and green building assessment.

(Sompo Japan Nipponkoa Risk Management)





Museum of arts exhibiting Van Gogh's *Sunflowers*

Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art

The museum was opened on the 42nd floor of our headquarters building in Nishi-Shinjuku, Tokyo in 1976. The museum's permanent exhibition features Van Gogh's *Sunflowers* and the works of Gauguin, Cezanne, Seiji Togo and Grandma Moses. Sampo Japan Nipponkoa Fine Art Foundation also holds special exhibitions, supports rising artists and promotes art appreciation through dialogue.



Collaboration with the production of *Detective Conan: Sunflowers of Inferno*, a popular animation movie opened to the public in April 2015.



Sunflowers, 1888, Vincent van Gogh

▲ As a disaster recovery assistance project for Tohoku, Japan, we co-sponsored a special exhibition of Vincent van Gogh's *Sunflowers* at the Miyagi Museum of Art from July 15 to August 31, 2014.



▲ Art appreciation through dialogue for elementary and junior high school students in Shinjuku, Tokyo

Giving back to community through puppet shows

The Puppet Theater 'Himawari Hall'

We own Himawari Hall (Sunflower Hall), a puppet theater, in the Nagoya Building in Aichi, Japan since 1989, and have been striving to give back to communities with the Aichi Puppetry Center, a local NPO that operates the hall. A traveling puppet troupe was formed with an aim of providing psychological support for children and of revitalizing local communities after 2011 earthquake and tsunami. We continue to hold puppet shows at local child rearing support centers and kindergartens in Kamaishi, Iwate.



The art appreciation through dialogue, the FACE Sampo Japan Nipponkoa Art Award held at the museum, and the puppet shows at the Himawari Hall and in Kamaishi, are certified as "This is MECENAT" by the Association for Corporate Support of the Arts.



▲ Handmade balls as a gift from employee volunteers



Puppet show at Himawari Hall

Sending employees to support NPOs working in post-disaster reconstruction

Employee Dispatch Program

As the recovery effort in northeast Japan shifts from short-term and emergent relief to mid- to long-term reconstruction, the need for help from business professionals with management skills is growing. In response, we launched an employee dispatch program to send employees on a pro bono basis to NPOs working in post-disaster reconstruction. Our employees talked directly with NPO staffs to help them resolve organizational challenges.



- ▲ Employees sent to CANNUS Tohoku, an agency for volunteer home health aids in fiscal 2012 and 2014.
- ▲ Employees sent to Minamisoma Solar Agri-park, a solar-powered farm offering hands-on activities for children in fiscal 2013.

Offering products from the three prefectures in Tohoku

Farmers Market Supporting Disaster Recovery

In March 5, 2015, we held a farmers market in the Nihonbashi Building to introduce to the people in and around Tokyo many safe and enjoyable products grown and made in the three prefectures in Tohoku, the region most heavily damaged by the 2011 earthquake and tsunami.



- ▲ Receiving Shinjiro Koizumi, Parliamentary Vice-Minister for Reconstruction.



◀ Mascot characters (from the left): Yaetan (Fukushima), JAPAN-DA, Sobatchi (Iwate) and Musubimaru (Miyagi)



Supporting Activities and Research in Social Welfare

Sompo Japan Nipponkoa Welfare Foundation, established in 1977, provides financial support to NGOs, NPOs and other organizations that play a leading role in the field of social welfare in Japan and abroad. The foundation offers psychological and technical support to families caring for elderlies at home, and provides scholarships to students studying to be licensed nursing care worker.

The foundation also sets study groups on social welfare, social security, insurance, and gerontology, provides grants for research, and implements the Sompo Japan Nipponkoa Foundation Award program. We strive to implement programs that benefits social welfare improvement while meeting today's demands in academia and society.



▲ Scholarships for future licensed nursing care workers (care giving practice)



▲ Presentation ceremony in Nagasaki: Supporting the cost to purchase an automobile



▲ Lecture at the Sompo Japan Nipponkoa Welfare Foundation Award Ceremony



▲ Presentation ceremony in India

Operating an Authorized Nursery School

Sompo Japan Nipponkoa Smile Kids Foundation operates an authorized nursery school, the Sompo Japan Nipponkoa Smile Kids Edogawabashi Nursery School in Bunkyo, Tokyo. The nursery school accommodates around 60 children from 43-day-old infants up to pre-schoolers, whose parents are both working and residing in Bunkyo. On sunny days, children enjoy walks through local green areas and take parts in seasonal events including sports events and outings.



▲ Dietary education using picture books and diagrams



▲ Enjoying exercise in a large park



▲ Harvesting cherry tomatoes
▲ Helping to sell cookies made by people with disabilities



Awarded the Grand Prize 'the Fifth Make a CHANGE Day' campaign

SOMPO HOLDINGS Volunteer Days

The SOMPO HOLDINGS Volunteer Days, a group-wide initiative, has been held since 2011. Over 10,000 employees participate in volunteer programs every year in a range of fields including disaster recovery, international cooperation, the environment, and social welfare.



▲ Volunteers of the Fourth Osaka Marathon in Osaka



▲ Demonstration of a service dog in Tokyo



▲ Donation of sports equipment and other goods to an elementary school (Sompo Japan Nipponkoa Insurance (Thailand))



▲ Health education and donation for children (PT. Asuransi Sompo Japan Nipponkoa Indonesia)



▲ Cleaning activity (Sonpo 24)



▲ Cleaning activity (Saison Automobile and Fire)



▲ Volunteers for organizing a charity dodge ball tournament (Sompo Japan Nipponkoa America Insurance Services)



Sompo Japan Nipponkoa Holdings, Inc.

26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku,
Tokyo 160-8338, Japan
URL: <http://www.sompo-hd.com/en/>

