

Sompo Japan Nipponkoa Holdings, Inc. Corporate Responsibility Communication **2015**



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Editorial Policy

- This report is a communication tool for providing our stakeholders with information on the Sampo Japan Nipponkoa Group's CSR management vision, basic policies, and progress on specific plans and initiatives. It was prepared in accordance with the GRI Guidelines, incorporating these key elements, among others: a statement from our most senior decision-maker about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability; key impacts, risks, and opportunities; commitments to external initiatives; governance; and stakeholder engagement.
- To convey our CSR initiatives in a manner that is understandable to all stakeholders, the report focuses on the key performance indicators (KPIs) set for each theme of issues that are material to our business. This year's report evaluates and summarizes the group's KPI performance for fiscal year 2014, while also partially revising the KPIs and setting new targets for fiscal year 2015 based on the previous year's results. By aligning group companies toward the same targets, we aim to set a higher standard for CSR initiatives and improve performance across the group.
- Continuing from last year, this year's report comprises two parts: the *Corporate Responsibility Communication and the CSR Case Report*. The former provides an overview of our CSR initiatives, a description of group CSR-KPIs, and examples of specific initiatives for each material issue. The latter provides a more thorough account of specific CSR initiatives.
- In the Top Commitment, President & CEO Kengo Sakurada, as the organization's most senior decision-maker, offers a succinct description of the background and meaning of CSR, group CSR objectives and targets, current successes and challenges, and future strategies.
- In an effort to report on our environment, social, and governance (ESG) performance using specific figures and data, we compiled the ESG results of 23 consolidated subsidiaries, and presented them on a multi-year basis for easy comparison. We also increased the number of reporting items, from 41 last fiscal year to 52 this year.
- The supplementary *CSR Case Report* is organized according to our six material issues and presents details on initiatives aimed at addressing them. This fiscal year we enhanced accessibility by providing links for jumping from the index to the desired section of the report. Content is also linked to our official website so stakeholders can obtain the latest information at any time.
- As third-party input, Carolyn Schmidt, Program Director of ECOLOGIA, provided her views and advice on this report.
[SEE P.33](#)
- Readers can access a PDF version of this report, along with the GRI Sustainability Reporting Guidelines (ver. 3.1) comparison sheet, on the official website of Sampo Japan Nipponkoa Holdings.
<http://www.sompo-hd.com/en/csr/>

Covered Organizations

This report covers Sampo Japan Nipponkoa Holdings, Inc., its affiliated group companies and foundations in Japan and overseas. It also features some activities by group company agencies and their national organizations.

Reporting Period

This report relates mainly to initiatives from April 1, 2014 to March 31, 2015 but also contains some latest initiatives and policies to provide updated information.

Publication

Annually

Publication Period

Last issue: September 2014

Current issue: September 2015

Next issue: (scheduled for) September 2016

Referenced Guidelines

- Sustainability Reporting Guidelines (Version 3.1*), Global Reporting Initiative
- ISO 26000: International standard on social responsibility
- ISO 14064-1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals
- United Nations Global Compact
- Sustainability Reporting Guidelines-SPI Report Guide, Network for Sustainability Communication
- United Nations Guiding Principles on Business and Human Rights
* Version 4.0 was also partially referred to.

Planning and Editing

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Disclaimer

CSR information presented in this report includes forward-looking statements based on the management policies and plans of the Sampo Japan Nipponkoa Group. These statements were created based on information available at the time of compilation. Actual outcomes and results of activities may differ from such statements due to future changes in the business environment.

Corporate Data

As of July 1, 2015

- **Company name:** Sampo Japan Nipponkoa Holdings, Inc.
- **Established:** April 1, 2010
- **Capital:** 100 billion yen
- **Head office:** 26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-8338, Japan
- **Telephone:** +81-3-3349-3000
- **Group CEO Representative Director, President and Executive Officer:** Kengo Sakurada
- **Employees:** 440*
- **Business activities:** Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other operations incidental thereto.
- **URL:** <http://www.sompo-hd.com/en/>
- **Exchange listing:** Tokyo Stock Exchange (First Section)
- **Independent auditors:** Ernst & Young ShinNihon LLC

* As of March 31, 2015

Sompo Japan Nipponkoa Group at a glance

Sompo Japan Nipponkoa Group provides a vast array of insurance, financial, and other services that bring security, health, and wellbeing to our customers. To achieve sustainable business growth and higher corporate value, we strive to maximize the profitability of our property and casualty (P&C) insurance business in Japan, while also actively shifting business resources toward fast-growing business segments such as life insurance and overseas insurance. Our goal is to always be at the forefront of insurance and a major competitor in the global services industry.

Group Management Philosophy

We will at all times carefully consider the interests of our customers when making decisions that shape our business. We will strive to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.

Group Action Guidelines

To provide the highest possible quality of service to our customers we will:

1. treat each and every customer with sincerity, and act in the knowledge that our every action as an individual shapes our entire reputation as a company;
2. act with initiative, set ourselves the highest goals, and always learn from our actions;
3. strive to be both prompt and clear in our dealings and activities; and,
4. act with the utmost integrity.

Group Vision

Our goal is to always be the best customer service provider both at home and abroad.

Symbol (Global Ring)

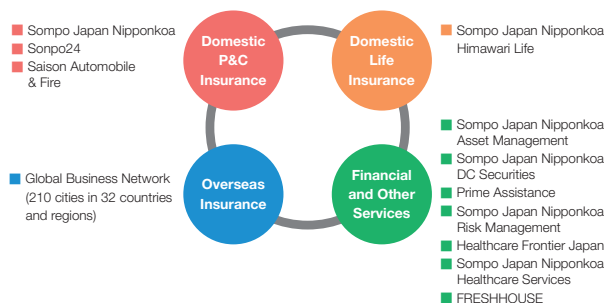
The red sphere symbolizes perfect harmony and stability, while simultaneously representing our nation of Japan. The overlaid platinum ring is a leader guiding towards our future, representing SOMPO HOLDINGS's future in connecting with people of the world to create a "new level of trust". Dynamic combination of the sphere and ring is an expression of our vision to build a globally competitive company, as a leading brand in Japan.



SOMPO HOLDINGS is an abbreviation that represents the company (Sompo Japan Nipponkoa Holdings, Inc.) and the group (Sompo Japan Nipponkoa Group).

Business Domains and Major Group Companies

Our diverse business portfolio includes P&C and life insurance in Japan, insurance in overseas markets, and various financial and non-financial services.



Domestic P&C Insurance

Our core business, operated by Sompo Japan Nipponkoa Insurance (the result of a merger in September 2014), Sonpo 24 Insurance, and Saison Automobile & Fire Insurance. To meet diverse customer needs, these companies market their products through agencies and directly to customers through various media.

As the largest P&C underwriter in Japan by premium income, Sompo Japan Nipponkoa Insurance strives to maximize its profitability by providing high-quality products and services.

Domestic Life Insurance

A business segment with high growth potential, domestic life insurance is the second pillar in our business strategy after domestic P&C insurance. We aim to accelerate growth in this area by delivering products and services our customers prefer. For example, Shin Kenko no Omamori, a new medical insurance offered by Sompo Japan Nipponkoa Himawari Life Insurance, has received more than 300,000 applications in the approximately 11 months since its release.

Overseas Insurance

A key component of our growth strategy, our overseas insurance business directs group resources to countries and regions with the highest earnings potential.

We are steadily expanding this business: We acquired Canopus Group Limited, of British insurer Lloyd's, in May 2014, and became a primary shareholder of French reinsurer SCOR SE in April 2015.

Financial and Other Services

We provide a wide—and growing—array of products and services beyond insurance to meet all of our customers' needs for security, health, and wellbeing. These include asset management services and defined contribution pension fund management services, which help customers accumulate wealth; road-side assistance services; risk consulting, to support customers' risk management activities; health care services, to assist customers in maintaining or improving their physical and mental wellbeing; and even long-term care and home renovation services.

Pursuing Social Progress and Group Growth Together

Businesses with a global reach are expected to take on an ever-larger role in addressing the complex, interconnected issues that affect populations across borders—from natural disasters and super-aging societies, to traffic safety, to poverty and infectious disease, and to human rights. The Sompo Japan Nipponkoa Group aims to achieve progress on these issues and growth for our business at the same time, positioning corporate responsibility as an integral part of sustainably enhancing our corporate value.

As a responsible corporate citizen, we are committed to building resilient, sustainable societies. Driven by this vision, we develop and provide innovative products and services that protect the most vulnerable, implement philanthropy programs linked to our core business, enrich society by supporting the arts, culture, and education, and care for local communities.

Kengo Sakurada

President & CEO
Sompo Japan Nipponkoa Holdings, Inc.



The year 2015 will be a pivotal one for humankind. In September the United Nations will adopt a new set of international development goals, the Sustainable Development Goals (SDGs), for the period up to 2030. And the 21st Session of the Conference of the Parties to the UN Framework Convention on Climate Change (COP 21) will convene in Paris starting in late November to negotiate a new international framework for reducing greenhouse gas emissions from 2020 onward. The private sector will no doubt be expected to play an increasingly vital role in these efforts.

The Sompo Japan Nipponkoa Group has been a committed global advocate for social progress in initiatives both external and internal. After signing the UNEP Finance Initiative (UNEP FI) in 1995, we went on to endorse the UN Principles for Responsible Investment (PRI), Principles for Sustainable Insurance (PSI), and Global Compact (GC). In fiscal year 2014 we took up CSR as a key management priority for our global operations, establishing a group-wide Council for CSR Promotion made up of core operating companies. This April we relaunched the council as the CSR Management Headquarters to reinforce CSR initiatives across the group.



Providing solutions that contribute to security, health, and wellbeing

Our Group Management Philosophy expresses our ambition “to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.” In Japan, where rapid population aging is becoming a major economic and social issue, we are making strategic advances into an array of fields to make this possible. For example, we formed a capital and business alliance with major nursing care provider Message Co.

Digitization, meanwhile, is broadening business opportunities at an accelerating rate. Last May I attended a general assembly of the Geneva Association, a think tank whose global membership comprises some 80 insurance CEOs, where I chaired a panel discussion on big data. The Sompo Japan Nipponkoa Group is working to maximize the value of big data for society by utilizing it in risk control and loss prevention services, among other applications. As one example, in March of this year we released Smiling Road, a driving safety support service for commercial clients in Japan that combines big data analysis and telematics technology.

Tackling Climate Change Risk

In 2010 we began offering weather index insurance to rice farmers in Thailand, and in October 2014 we released a similar insurance product in Myanmar. The product developed for Myanmar estimates precipitation levels using satellite observation data, a technique that will allow us to provide insurance products in other developing countries where meteorological infrastructure, such as weather stations, is undeveloped. Due to its exceptional value as a climate adaptation measure, this initiative was approved in July 2015 by the Business Call to Action (BCTA),* making us the first financial institution in Japan, and the first property and casualty insurance group in the world, to be granted BCTA membership.

The natural disaster and human health impacts of climate change have the potential to send insurance claims, and the premiums that fund them, spiraling upward. To counteract this, we are partnering with stakeholders to implement climate mitigation measures across the value chain. This includes working across the group to save energy and material resources, for which we have set targets to cut carbon dioxide emissions 40% by 2020 and 70% by 2050 (compared to fiscal year 2002). We are making steady progress, achieving a 36.1% reduction for fiscal year 2014.

* BCTA is a global initiative launched in 2008 by the United Nations Development Programme and five government institutions that challenges companies to develop business models with the potential to achieve both commercial success and sustainable development outcomes.

Advancing diversity for group growth

As encapsulated in our slogan, “Diversity for Growth”, we strive to harness the strength of all our employees, regardless of gender, nationality, or other differences. An inspired, innovative workforce is essential to group growth, and diversity is our way of setting the stage. As a result, we want all employees—our most valuable business resource—to realize their full potential. For female leadership, for example, we set targets to raise the percentage of female managers to more than 30% by the end of fiscal year 2020. To support women in their career development and reach these targets, we provide training opportunities at each step along their career path.

A diverse workforce is essential to business management especially in an age when more and more nations face declining birth rates and aging populations. Real “Diversity for Growth” in this context means tapping the energy not only of women and foreigners but also of retirees. It also means providing a dynamic work environment and appealing employment terms to attract the best talent and enhance our competitiveness.

Partnering with civil society

No company can solve today's complex social issues alone, which is why we team up with NGOs, NPOs, and other entities with feet on the ground.

In fiscal year 2014 we launched two social contribution programs in developing countries with Save the Children Japan. In Indonesia, we began a road safety project to increase safety and peace of mind for children. And in Myanmar, where mortality rates among mothers and children under the age of five are higher than in nearby Southeast Asian countries, we started providing services for improving the health of childbearing women and their newborns.

In Japan, we continued to promote the SAVE JAPAN Project, in which we work with more than 100 NGOs and NPOs to implement biodiversity conservation efforts all across the country. This initiative has had more than 24,000 participants in its four years of operation.



To execute our Group Brand Slogan, “Innovation for Wellbeing,” we aim to deliver not only insurance products but also services that contribute to the security, health, and wellbeing of more and more people. As an innovative solutions provider, we thus will strive to build a more resilient, more sustainable society.

August 2015

How We Create Sustainable Value

The Sampo Japan Nipponkoa Group approaches corporate responsibility not merely as a responsibility but as an opportunity. Integrating ESG principles into our business allows us to alleviate risk and discover opportunities for creating new, long-lasting value that also enhances our brand.

Management Strategy and CSR

As an insurer and financial services provider, we view corporate responsibility as the cornerstone of our business. We strive to deliver products and services that help solve social issues. Guided by the Group CSR Vision and Six CSR Material Issues, these efforts are made with the intention of advancing both social sustainability and group growth.



Group CSR Vision

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

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

Group's Six CSR Material Issues

1 Providing Products and Services that Contribute to Security, Health, and Wellbeing

We will provide products and services that furnish protection from various risks in society and contribute to the security, health, and wellbeing of our customers.

2 Tackling Global Environmental Issues

We will develop and provide new solutions to help solve global environmental issues including biodiversity loss and will address the risks of climate change through dual approaches of adaptation and mitigation.

3 Providing Sustainable and Responsible Financial Services

We will promote social responsible investment incorporating ESG issues and develop products and services that contribute to the resolution of social issues by applying our financial and insurance capabilities.

4 Community Involvement and Development —Partnership with NGOs/NPOs

Through collaboration with citizens, governments, NGOs/NPOs, and other principals aimed at the resolution of regional issues, we will contribute to the building of sustainable communities.

5 Respect Human Rights and Promoting the Development of Human Resource and Diversity

We will respect the basic human rights of all stakeholders. We will provide dynamic work environments that support our diverse employees to realize their full potential and develop human resources that contribute to society through our business.

6 Disclosing Transparent Information

We will establish a governance structure that enables sustainable growth and proactively disclose corporate information including non-financial information in a fair and transparent manner.

Integrating Sustainability into Strategy

Since its founding in April 2010, the Group has been expanding the CSR initiatives of Sompo Japan Nipponkoa Insurance, the group's leading solutions provider, to all group companies. In July 2014, we established a new CSR Department at SOMPO HOLDINGS to further advance these initiatives.

Identifying the Group's CSR Material Issues

We followed a three-step process to identify the issues that are most material to our business and CSR reporting: First, we surveyed more than 1,000 members of the general public through an external research company. Based on the survey results, we then analyzed public expectations of the group, as well as the expected degree of influence of issues in the core subjects of ISO 26000 on group business. In the third step, we invited Junko Eda, Chief Executive of Japan for Sustainability, and Hideto Kawakita, CEO of the International Institute for Human, Organization and the Earth (IIHOE), to share their opinion on what considerations we should make when deciding our material issues. The three key considerations pointed out by these experts were: continuous dialogue with a wide range of stakeholders; taking a broad as well as deep perspective of the issues; and actively engaging society through new value creation.

The issues identified through this process were then mapped out on a grid, with the vertical axis representing the degree of expectation among our stakeholders and the horizontal axis representing the degree of importance to the group. Organizing them in this way allowed us to clearly see which issues were of the highest priority for all stakeholders, resulting in the selection of six material issues.

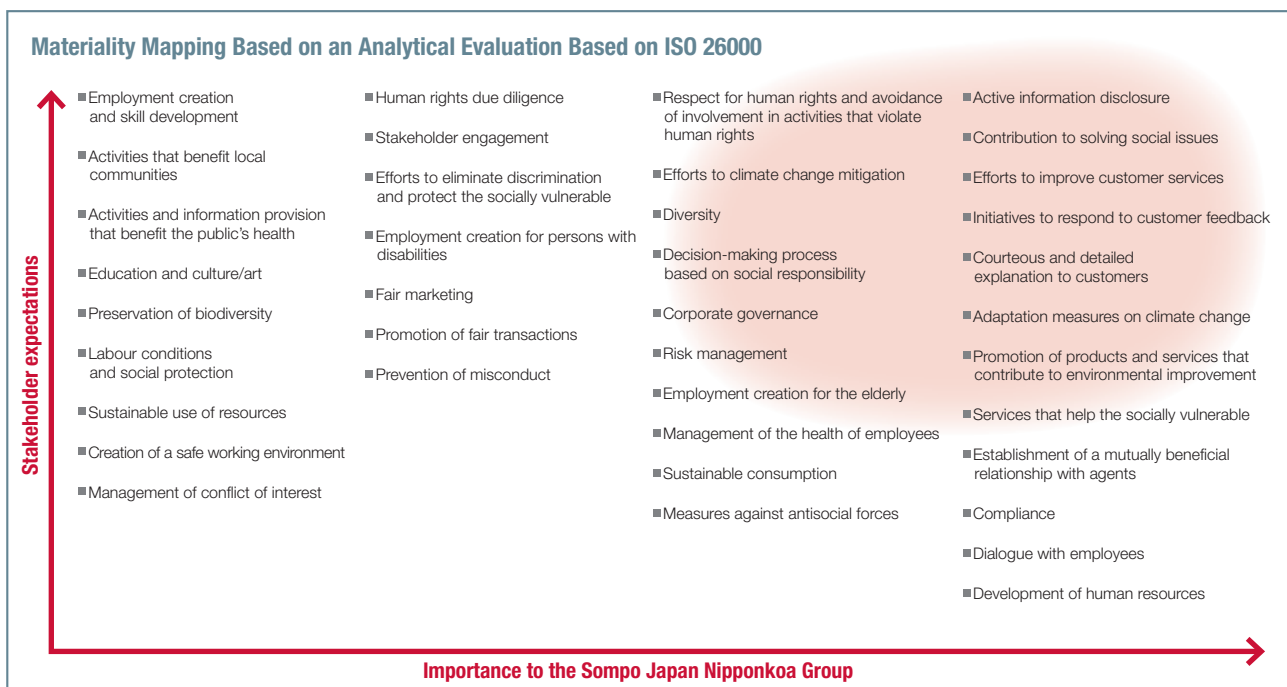
Based on these material issues and the CSR Vision, we plan specific actions and integrate those actions into our core businesses.

Identifying the Group's KPIs

Setting the same targets for all group companies helps ensure that the entire group is moving toward the same corporate responsibility goals. Monitoring key performance indicators (KPIs) allows the group to achieve ever-greater non-financial performance, while also allowing us to evaluate progress, disclose results and, in turn, promote dialogue and build trust with our stakeholders.

As the first step in the process of identifying KPIs for the entire group, we enlisted the help of sustainability experts in reviewing information on KPIs being used at other companies and extracting those we consider important from the viewpoint of solving social issues and promoting group growth. Based on this, we selected KPIs and numerical targets for each of the Six CSR Material Issues.

We will further commit ourselves to CSR initiatives while regularly checking the progress of these activities in relation to the KPIs.



Sompo Japan Nipponkoa Group's CSR Key Performance Indicators (CSR-KPIs)

Sompo Japan Nipponkoa Group sets key performance indicators (KPIs) for each of the Six CSR Material Issues and, by achieving these associated targets, strives to resolve various issues with the goal of building a more sustainable society. We believe these efforts are also directly linked to group growth, providing such benefits as reduced costs, lower reputational risk, higher customer satisfaction, higher employee motivation, and increased brand value.

○ : Achieved × : Not achieved

Six CSR Material Issues	Item	Group's CSR-KPIs	FY2014 Targets	FY2014 Results	Evaluation	Categories of corporate value improvement				
						A	B	C	D	E
1 Providing Products and Services that Contribute to Security, Health, and Wellbeing	Products and services	Development and provision of products and services that contribute to solving social issues	• R&D of new products and services	<ul style="list-style-type: none"> Launched Smiling Road safe driving support system Launched and expanded sales of simplified issue life insurance, insurance coverage for bone marrow donors, and a rider to a whole life insurance product that supports those in need of long-term care Launched consulting service for ISO 20121 certification, the international standard for event sustainability management systems Capital and business collaboration in long-term care field with Message Co. Entered home remodeling business (FRESHHOUSE Co.) 	○	○				
	Compliance	Prevention of material legal violations (Ratio of employees who receive compliance training)	• 100%	• 100%	○				○	○
2 Tackling Global Environmental Issues	Climate change	Development and provision of products and services that contribute to climate change adaptation and mitigation	• R&D of new products and services	<ul style="list-style-type: none"> Developed weather index insurance targeted to customers in Myanmar Launched fire insurance for wind power companies with a special clause that covers costs to prevent recurrence of accidents Conducted survey for launching weather index insurance in Indonesia 	○	○				
		Promotion of the use of Web-based insurance clauses (Ratio of Web-based insurance clauses issued)	• At least 70%	• 64.0%	×		○			
		Promotion of the use of recycled parts etc. (Ratio of eco-friendly parts used; ratio of bumpers repaired; ratio of outer panels repaired)	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 4.0% Ratio of bumpers repaired: 13.5% Ratio of outer panels repaired: 85.0% 	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 2.4% Ratio of bumpers repaired: 11.6% Ratio of outer panels repaired: 75.9% 	×		○			
		CO ₂ emissions (t-CO ₂)	• Reduce by at least 3% vs. FY2013	• Reduced by 1.2 % from FY2013	×		○	○	○	
		Electric power consumption (kWh)	• Reduce by at least 3% vs. FY2013	• Reduced by 3.6% from FY2013	○		○			
		Paper use (t)	• Reduce the level vs. FY2013	• Increased by 4.6% from FY2013	×		○			
		Promotion of green purchasing (Ratio of green purchasing)	• At least 90%	• 90.6%	○				○	
	Biodiversity	Conservation of biodiversity	• Implement the SAVE JAPAN Project in all 47 prefectures	• Implemented 149 events in all 47 prefectures of Japan, attracting 6,800 participants	○					
Social Return On Investment (SROI)		• SAVE JAPAN Project SROI: at least the same level (1.12) as in FY2013	• SROI: 1.76	○			○		○	
3 Providing Sustainable and Responsible Financial Services	Products and services	Development and provision of products and services that contribute to solving social issues	<ul style="list-style-type: none"> Increase sales and review of existing SRI funds R&D of new products and services 	<ul style="list-style-type: none"> Total net assets of SRI funds: 30.5 billion yen as of March 31, 2015 (Increased 5.1 billion yen [19.9%] from fiscal year 2013) Was entrusted with sustainable management of investment from public pension fund 	○	○				
	Responsible investment	Engagement with investees	• Build an internal system that will facilitate engagement	<ul style="list-style-type: none"> Announced commitment to implementing Japanese version of Stewardship Code, and published a policy to fulfill our stewardship responsibility Built an internal system to facilitate investee engagement, and started dialogues with investees 	○	○				
Addressing social issues through investments and loans		<ul style="list-style-type: none"> Provide personal loans that promote the use of renewable energy through photovoltaic and wind power generation (4 billion yen, in collaboration with other financial institutions) Promote investments and loans for infrastructure development and other growing fields 	<ul style="list-style-type: none"> Offered 5 billion yen in loans in collaboration with other financial institutions for investment in photovoltaic systems, etc. Invest in and provide loans to growth sectors, such as health-care funds and infrastructure funds (30 billion yen) 	○	○					
4 Community Involvement and Development— Partnership with NGOs/NPOs	Employees	Promotion of the SOMPO HOLDINGS Volunteer Days (Number of projects implemented; number of employee participants)	<ul style="list-style-type: none"> Number of projects implemented: 300 Number of employee participants: 10,000 	<ul style="list-style-type: none"> Number of projects implemented: 307 Number of employee participants: 11,300 	○			○	○	
	Contribution to local communities	Implementation of social contribution programs	<ul style="list-style-type: none"> Contribute to society through the implementation of various programs Develop and implement overseas programs and disaster prevention education programs 	<ul style="list-style-type: none"> Launched a road safety program in Indonesia and a maternal and child health program in Myanmar in collaboration with Save the Children Japan Developed and implemented overseas programs and disaster prevention education programs Started the Bosai JAPAN-DA Project, holding puppet shows and experience-based workshops on disaster risk reduction 	○			○		
Support for the areas severely affected by the Great East Japan Earthquake		<ul style="list-style-type: none"> Provide reconstruction support that meets the needs of each affected area Organize the Sunflowers exhibition Plan and implement puppet road shows 	<ul style="list-style-type: none"> Organized the Vincent van Gogh's Sunflowers exhibition at the Miyagi Museum of Art, attracting 60,000 visitors Held puppet shows in Kamaishi, Iwate, in August 2014 and March 2015, attracting 200 parents and children Planted sunflower seeds that were harvested in an area affected by the 2011 disaster at Sunflower Plaza in Odaiba, Tokyo. About 3,000 sunflowers bloomed Held a market that sold products from three prefectures in the Tohoku region in March 2015 Launched an employee dispatch program 	○			○			
5 Respect Human Rights and Promoting the Development of Human Resource and Diversity	Diversity	Ratio of female employees in managerial positions	• Promote with the aim of achieving 10% by the end of FY2015	<ul style="list-style-type: none"> 11.0% (as of March 31, 2015) *Expanded executive management training for current and future female managers throughout the group 	○					
	Work-life balance	Ratio of male employees who take childcare leave	• Promote with the aim of achieving 100%	<ul style="list-style-type: none"> Published a leaflet with FAQs explaining our childcare leave system, and sent emails to candidates and senior managers to encourage male employees to take childcare leave 	○				○	
6 Disclosing Transparent Information	Information disclosure	Active disclosure of non-financial information	<ul style="list-style-type: none"> Publish a CSR report Issue a Voice of Customer (VOC) white paper Improve the official website 	<ul style="list-style-type: none"> Published our Corporate Responsibility Communication and white paper on customer feedback in conjunction with the establishment of Sompo Japan Nipponkoa Insurance. Launched an all-new official website Published our CSR Booklet 	○			○	○	

CSR initiatives provide various benefits that improve our corporate value. We divide these benefits into five categories so stakeholders can better understand the relationship between our CSR work and changes in our corporate value.

A Increases revenue and investment income
 B Reduces costs
 C Increases brand recognition and trust
 D Reduces reputational risk
 E Strengthens the organization; enhances employee loyalty

Sompo Japan Nipponkoa Group's CSR Key Performance Indicators (FY2015 Targets)

Reduce by at least 1%
 From FY2014 CO₂ emissions levels
 (Results for FY2014: Reduced by 1.2% from FY2013)

Reduce by at least 1%
 From the previous year
 Electric power consumption
 (Results for FY2014: Reduced by 3.6% from FY2013)

Material Issue 2

Tackling Global Environmental Issues

Development and provision of products and services that contribute to climate change adaptation and mitigation

10% or higher

Ratio of female employees in managerial positions by the end of FY2015



Material Issue 5

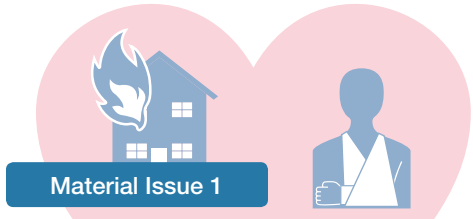
Respect Human Rights and Promoting the Development of Human Resource and Diversity

83% or higher

Fire and other miscellaneous casualty insurance satisfaction rate (Results for FY2014: 81%)

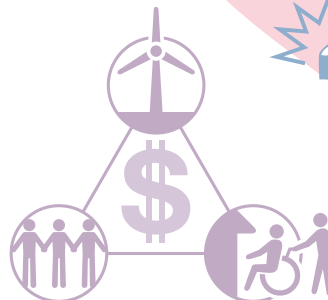
82% or higher

Automobile insurance satisfaction rate (Results for FY2014: 77%)



Material Issue 1

Providing Products and Services That Contribute to Security, Health, and Wellbeing



Material Issue 3

Providing Sustainable and Responsible Financial Services



Material Issue 6

Disclosing Transparent Information

¥50 billion

Infrastructure / Renewable Energy, etc.
 Offer financing and investment capital in growth fields
 (increase of approximately 20 billion yen compared with FY2014)

Material Issue 4

Community Involvement and Development — Partnership with NGOs / NPOs

100%

Implement activities for making contributions to local communities (AIR Auto Club, JSA Chukaku-kai)
 (ratio of participation by branch offices)



Major ESG Data

General Information on ESG Data

To identify our ESG-related issues, we have conducted ESG surveys targeting our Group companies and overseas offices since fiscal year 2011. The tables below show our major ESG data, as obtained from the survey results.

The survey is conducted on below 23 consolidated subsidiaries of Sompo Japan Nipponkoa Holdings, Inc.

Organizations surveyed in fiscal year 2014

Company names as of March 31, 2015

1	Sompo Japan Nipponkoa Insurance Inc.	9	Sompo Japan Nipponkoa Risk Management, Inc.	17	Berjaya Sompo Insurance Berhad (Malaysia)
2	Sonpo 24 Insurance Co., Ltd.	10	Prime Assistance Inc.	18	Sompo Japan Nipponkoa Insurance (China) Co., Ltd. (China)
3	SAISON AUTOMOBILE AND FIRE INSURANCE CO.,LTD	11	Sompo Japan Nipponkoa Insurance Services Inc.	19	NIPPONKOA Insurance Company (China) Limited (China)
4	Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	12	Sompo Japan Nipponkoa Holdings (Americas) Inc. (United States)	20	Sompo Japan Nipponkoa Insurance (Hong Kong) Co., Ltd. (China)
5	Sompo Japan Nipponkoa DC Securities Inc.	13	Sompo Japan Nipponkoa Insurance Company of Europe Limited (United Kingdom)	21	Yasuda Seguros S.A. (Brazil)
6	SOMPO JAPAN NIPPONKOA ASSET MANAGEMENT CO., LTD.	14	Sompo Japan Sigorta Anonim Sirketi (Turkey)	22	Maritima Seguros S.A. (Brazil)
7	Healthcare Frontier Japan Inc.	15	Sompo Japan Nipponkoa Holdings (Asia) Pte. Ltd. (Singapore)	23	Canopus Holdings UK Limited (United Kingdom)
8	Sompo Japan Nipponkoa Healthcare Services Inc.	16	Tenet Sompo Insurance Pte. Ltd. (Singapore)		

Coverage ratio

$$\text{Coverage ratio (\%)} = \frac{\text{the total number of employees of Sompo Japan Nipponkoa Group companies that responded to the questionnaire}}{\text{the total number of employees of Sompo Japan Nipponkoa Group companies subject to the questionnaire}} \times 100$$

Here, employees mean full-time employees, re-hired employees, and part-time and temporary employees.

The number of data items collected and disclosed via the questionnaire is increasing each year. For this reason, coverage ratios and reporting companies differ accordingly each year.

Reporting period

Unless otherwise stated, data reported herein are those of fiscal year 2014 (April 2014 to March 2015).

Additional Information Concerning Reporting of Greenhouse Gases (GHGs)

- Although maximum attention is paid to accuracy and validity, calculation methods that are considered to be reasonable and versatile are adopted for activities for which quantification is difficult.
- The scope of calculation is as indicated by the coverage ratio and the list of reporting companies for each data item.
- "Scope 1" emissions, as appearing in the data below, are direct GHG emissions from sources owned or controlled by the Sompo Japan Nipponkoa Group, such as emissions from the use of gas and gasoline. "Scope 2" emissions are indirect GHG emissions resulting from the generation at power stations and other external sites of electricity and heat that are purchased by the group. "Scope 3" emissions are indirect GHG emissions other than "Scope 2" emissions that are generated in any part of the value chain of the group.
- The table below shows activity items subject to calculation.

Scope	Category	Activity items subject to calculation
Own company (Scope 1)	Direct emissions	City gas, LPG, kerosene, heavy fuel oil, gasoline
Own company (Scope 2)	Indirect emissions from energy sources	Electricity, heat
Upstream of value chain (Scope 3)	Purchased products and services	Office paper, printing, servers, water service
	Activities in connection with fuels and energy (other than Scopes 1 and 2)	Electricity
	Transportation/delivery (upstream)	Mail, home delivery, interoffice mail, office relocation, employee residence relocation
	Waste generated from business activities	Industrial waste, general waste
	Business trips	Domestic (sales, trips, new appointments, overnight or longer stays), international (trips, new appointments, overnight or longer stays)
Downstream of value chain (Scope 3)	Commuting of employees	Train, bus, ship, private car
	Transportation/delivery (downstream)	Mailing of insurance policies, etc.
	Other	Event (venue, traffic, overnight or longer stays)

Environmental Data

Item	Unit	FY2012	FY2013	FY2014	Coverage ratio	Reporting companies
GHG (Scope 1)	t-CO ₂	20,368	22,851	16,077	96.18%	1,2,3,4,5,6,7,8,9,10,11,13,15,18,19,20,21,22,23
GHG (Scope 2)	t-CO ₂	72,285	72,648	80,725	88.14%	1,2,3,4,5,6,9,13,18,19,21,23
GHG (Scope 3)	t-CO ₂	55,378	67,660	64,129	74.76%	1,9,13
GHG (Total)	t-CO ₂	148,031	163,159	160,931	96.18%	1,2,3,4,5,6,7,8,9,10,11,13,15,18,19,20,21,22,23 The same reporting companies as GHG (Scope 1)
GHG (Total) ※Data assured by a third party organization	t-CO ₂	137,160	157,054	155,140	89.02%	1,2,3,5,11,12,13,15,16,17,18,19,20,21,22,23 The same reporting companies as GHG (Scope 1)
Total GHG emissions per employee	t-CO ₂	3.30	4.04	4.14	96.18%	1,2,3,4,5,6,7,8,9,10,11,13,15,18,19,20,21,22,23 The same reporting companies as GHG (Scope 1)
Electricity	kWh	145,244,882	143,730,774	138,409,604	88.14%	1,2,3,4,5,6,9,13,18,19,21,23
City gas	m ³ -N	1,706,000	1,733,000	1,513,677	97.56%	1,2,4,5,6,7,8,9,11,12,13,14,15,16,17,18,19,20,21,22,23
Heavy fuel oil A	kℓ	206	158	193	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
Heat (steam)	MJ	84,210,251	120,793,439	88,690,566	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
Fuel used for company cars	kℓ	6,608	7,572	5,974	96.18%	1,2,3,4,5,6,7,8,9,10,11,13,15,18,19,20,21,22,23
Kerosene	kℓ	—	157	153	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
LPG	t	9	24	18	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
Total floor space	m ²	1,472,680	1,780,003	1,613,448	99.09%	1,2,3,4,5,6,7,8,9,10,11,12,13,15,16,17,18,19,20,21,22,23
Investment on GHG emissions reduction	Million yen	3,311	3,139	2,868	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
Impact of Investment on GHG emissions reduction	t	511	927	367	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
Total waste generation	t	9,950	8,037	9,371	84.40%	1,4,5,13,21,23
Recycled waste	t	8,632	6,736	8,332	80.08%	1,6,9,11,13,20,21,23
Clean water usage	kℓ	471,685	486,141	428,402	77.95%	1,9,13,18,21,23
Wastewater discharge	kℓ	443,476	448,946	405,440	77.16%	1,9,13,18,23
Paper consumption	t	11,229	12,531	9,254	83.25%	1,2,3,6,9,13,18,22,23
Business trip	km	147,897,307	83,013,494	89,233,906	76.37%	1,9,13,23
Share of green purchasing	%	87.3%	86.5%	90.6%	73.90%	1

Group Environmental Policy is available at <http://www.sompo-hd.com/en/csr/system/>

Social Performance Data

Item	Unit	FY2012	FY2013	FY2014	Coverage ratio	Reporting companies	
Total number of employees	Male	Persons	21,704	19,361	18,475	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	Persons	23,671	22,811	22,694		
	Total	Persons	45,375	42,172	41,169		
Executive or higher	Male	Persons	94	207	179	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	Persons	0	10	11		
	Total	Persons	94	217	190		
Department manager level or higher but lower than executive	Male	Persons	804	1,015	698	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	Persons	4	69	84		
	Total	Persons	808	1,084	782		
Section manager level or higher but lower than department manager level	Male	Persons	2,722	2,854	2,240	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	Persons	82	230	315		
	Total	Persons	2,804	3,084	2,555		
Subsection chief level or higher but lower than section manager level	Male	Persons	5,528	5,060	5,741	99.87%	1,2,3,4,5,6,7,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	Persons	933	1,083	1,724		
	Total	Persons	6,461	6,143	7,465		
Union membership rate	%	95.1%	94.6%	97.1%	98.25%	1,2,3,4,5,6,7,9,10,11,12,13,14,15,16,18,19,20,21,22,23	
Employee satisfaction	Total number of respondents	Persons	26,262	19,788	16,618	82.89%	1,2,4,9,13
	Employees who answered "satisfied"	Persons	20,512	14,919	11,000		

Social Performance Data

Item	Unit	FY2012	FY2013	FY2014	Coverage ratio	Reporting companies	
							Ratio of female employees in managerial positions
Ratio of employees with disabilities	%	2.19%	2.16%	2.11%	94.80%	1,2,3,4,5,6,7,8,9,11,12,13,14,15,18,19,21,22	
Number of employees who took childcare leave	Male	Persons	56	68	97	96.17%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,23
	Female	Persons	1,060	1,154	1,297		
	Total	Persons	1,116	1,222	1,394		
Average number of days taken off work for childcare leave by employees	Male	Days	—	5.7	11.3	92.29%	1,2,3,5,6,7,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	Days	—	162.3	156.8		
Number of employees who took family care leave	Male	Persons	2	0	2	94.43%	1,2,3,4,5,6,7,9,10,11,12,13,14,15,16,17,18,19,20,21
	Female	Persons	15	14	22		
	Total	Persons	17	14	24		
Telecommuting systems	Number of employees making use of the telecommuting systems	Persons	—	357	683	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
Number of employees who took short volunteer work leave		Persons	30	54	40	98.39%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22
Number of employees who took long volunteer work leave		Persons	2	0	1	98.39%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22
Occupational accident frequency rate		—	1.12	1.09	1.14	—	1,2,3,4,5,6,7,9,10,12,13,14,16,18,19,21,22
Ratio of overtime work	%	8.29%	16.66%	17.15%	91.11%	1,2,3,4,5,6,7,9,10,12,13,16,17,18,19,20,21	
Annual turnover	Male	%	3.21%	4.29%	4.96%	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23
	Female	%	6.00%	8.91%	8.06%		
	Total	%	4.57%	6.66%	6.49%		
Amount of money the company contributed to corporate citizenship/philanthropic activities (Excluding employee's donation)	Yen	1,196,003,835	1,402,115,243	1,478,353,879	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23	

Group Policy for Human Dignity and Human Rights is available at <http://www.sompo-hd.com/en/csr/system/>
 Corporate Citizenship Policy (Sompo Japan Nipponkoa) is available at <http://www.sompo-hd.com/en/csr/system/>

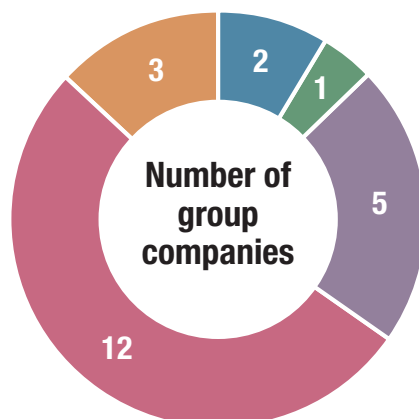
Governance Data

Number of meetings held by the Board of Directors and the Board of Corporate Auditors as well as the participation status of the Board Members (Sompo Japan Nipponkoa Holdings)

	Item	Unit	FY2012	FY2013	FY2014
Board of Directors	Number of meeting	Meetings	15	14	16
	Number of board member	Persons	12	12	12
	(Of which, number of outside directors)	Persons	6	3	4
	Average attendance at meetings by outside directors	%	98.90%	100%	100%
Board of Corporate Auditors	Number of meeting	Meetings	14	13	14
	Number of board member	Persons	5	5	5
	(Of which, number of outside directors)	Persons	3	3	3
	Average attendance at meetings by outside directors	%	100%	100%	100%

Item	Unit	FY2012	FY2013	FY2014	Coverage ratio	Reporting companies

Selection criteria of suppliers



Coverage ratio	Reporting companies
99.09%	1,2,3,4,5,6,7,8,9,10,11,12,13,15,16,17,18,19,20,21,22,23

- Criteria on environmental protection, human rights, and labor are included
- Criteria on environmental protection
- Criteria on human rights and labor are included
- Planning to examine the possibility to set criteria
- Not planned
- N/R

Group Brand

Our mission is to contribute to the security, health, and wellbeing of our customers and society by providing insurance products and a wide range of related services. We strive to be the best customer service provider everywhere we operate—both in Japan and abroad.

We adopted SOMPO HOLDINGS as the abbreviated name of our holding company and corporate group in November 2014. Our Brand Slogan and Brand Statement, created in February 2015, guide our global brand-building efforts.



Brand Slogan

Express the width of our business domain not only insurance but also related services and our will to be the best customer service provider both at home and abroad.

Innovation for Wellbeing

Brand Statement

In this age of uncertainty,
we strive to bring peace of mind to your tomorrow.
To achieve this we are constantly innovating.
From safety and security to health,
we seek to promote wellbeing in every aspect of your life.
Supporting you in Japan and throughout the world.

Innovation for Wellbeing : SOMPO HOLDINGS

By developing new products and services for insurance and beyond, we will continue to evolve into a true service enterprise with a strong global brand.

Good Governance

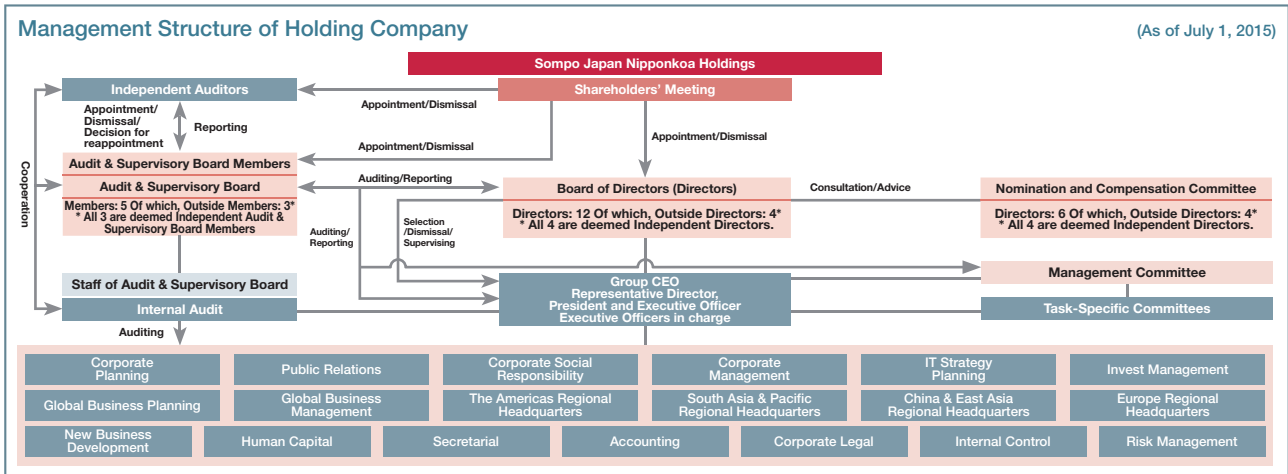
The Sompo Japan Nipponkoa Group is always striving to enhance the transparency and fairness of our corporate governance, and to build and operate an effective CSR management system that drives continuous improvement in our social responsibility performance.

Corporate Governance

SOMPO HOLDINGS employs a governance structure consisting primarily of a Board of Directors and Board of Corporate Auditors. The Board of Directors is responsible for important management decisions and supervising operations, while the corporate auditors and Board of Corporate Auditors, which are independent from the Board of Directors, work to maintain and enhance the effectiveness of supervisory functions and checks and balances. An executive officer system helps to ensure swift decision-making and to clarify authority and responsibility. The Board of Directors is charged with creating a highly transparent group-wide governance structure by formulating basic management policies for the group, as well as the Basic Policy

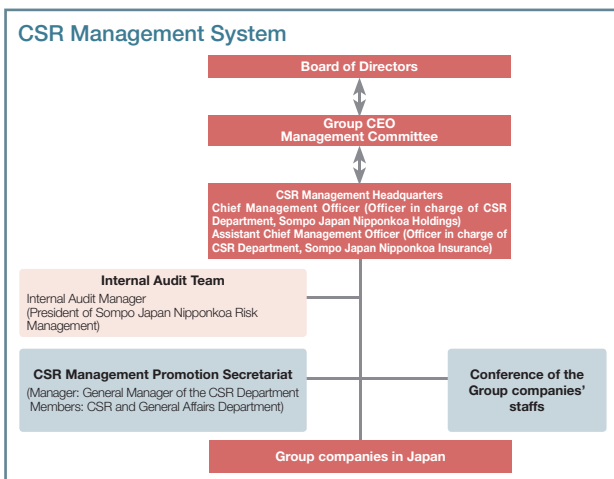
on Developing Internal Control Systems, on which management is based. SOMPO HOLDINGS also has a Nomination and Compensation Committee as an advisory body to the Board of Directors to ensure transparency in the appointment and compensation of directors and executive officers. Independent directors are required to make up the majority of the committee's members. This year, to strengthen governance and increase diversity, we increased the number of independent directors from three to four and the number of female independent directors from one to two. We also established and disclosed to the public a new election policy for directors and executive officers.

SEE P.13 for governance data.



CSR Management Headquarters

The Sompo Japan Nipponkoa Group operates a performance-driven CSR management system to ensure continuous improvement. At the center of this system is the CSR Management Headquarters, which shares best practices and monitors progress to improve group-wide performance.



Continuous Improvement

The holding company has expanded the ISO 14001 certification it obtained in 1997 to the entire group and built a management system that covers all CSR initiatives, including those related to the environment. Each group company now has its own CSR management organization, led by the CEO or other executive officer and run by a team of managers and leaders. Furthermore, a CSR-Eco Facilitator is appointed at every worksite in an effort to encourage self-motivated, bottom-up action. Currently, approximately 2,500 CSR-Eco Facilitators across the group are spearheading initiatives uniquely relevant to their respective workplaces.

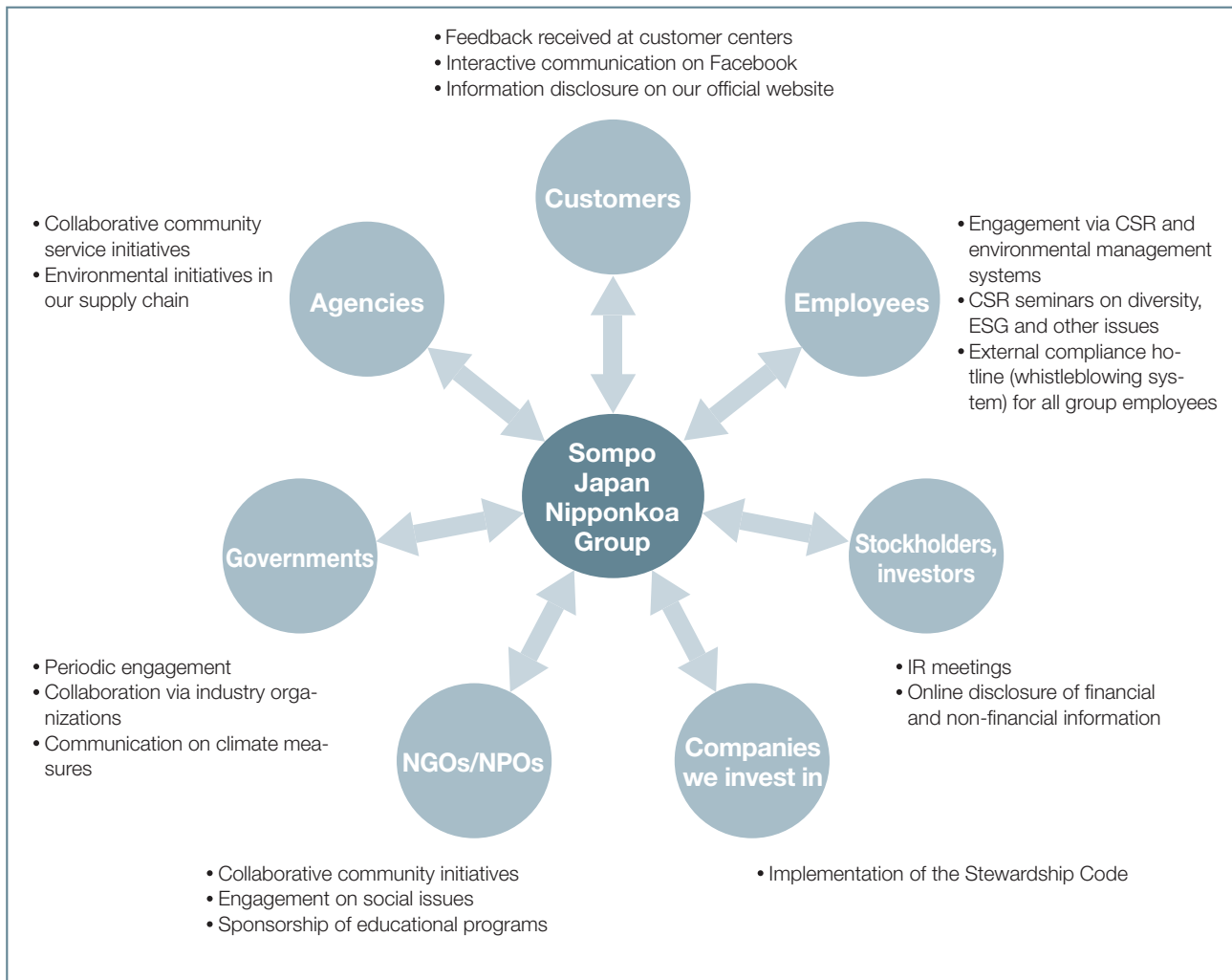
We also conduct dialogue-based internal auditing to advance initiatives at each workplace. The operating and management status of initiatives are regularly reported to the Management Committee for review.

SEE P.11-13 for group ESG data.

Stakeholder Engagement

ISO 26000, the international standard on social responsibility, states that identifying and engaging with stakeholders is at the core of efforts to operate a socially responsible organization. Key stakeholders that influence the business activities of the Sompo Japan Nipponkoa Group are highly diverse and include customers, agencies, stockholders and investors, companies we finance and invest in, civil society organizations, governments, and employees.

We value stakeholder engagement because we believe communicating with our diverse stakeholders is important for understanding social issues, for building relationships of trust and collaboration, and for accomplishing greater results as a business.



Objectives of Stakeholder Engagement

We engage with stakeholders with two main objectives: The first is to incorporate stakeholders' ideas and opinions into group decision-making so we can innovatively improve the quality of our work. The second is to actively pursue deeper levels of understanding and collaboration with our stakeholders so that, based on shared values, we can take action toward a better society.

and experts from around the world, sharing ideas on Facebook, and conversing with stakeholders at global meetings.

We practice various forms of engagement, including partnering with NPOs and NGOs, holding dialogues with consumer organizations

By engaging with stakeholders we strive to identify important CSR themes and key performance indicators (KPIs) for the group, which guide us in delivering products and services that help solve social issues. Sustaining this engagement over time allows us to update and improve our KPIs and initiatives.

Engagement Highlights

Stakeholder: SRI Experts

In May 2014, we invited Masaru Arai, SRI expert and Chair of the Japan Sustainable Investment Forum (JSIF), to sit down for a discussion on responsible investing with Masaki Hanawa, Director and Managing Executive Officer of Sampo Japan Nipponkoa Insurance, and a representative of Sampo Japan Nipponkoa Asset Management.

Arai explained global trends and the current state of responsible investing in Japan, and then expressed his expectations of the group. This was followed by an exchange of ideas on SRI efforts being carried out by the two companies.

New insights gained from this engagement are being used in a variety of initiatives, such as implementing the Japanese version of the Stewardship Code and financing and investing in projects in growth fields.



Stakeholder: ESG Experts

In September 2014, directors in charge of CSR at 12 group companies gathered for a dialogue with Junko Edahiro, ESG expert and President of the Institute for Studies in Happiness, Economy and Society. Edahiro shared examples of initiatives at companies with high sustainability performance and also expressed her expectations of the group. Group representatives then presented a program at Sampo Japan Nipponkoa Insurance Services that trains employees to serve as volunteer “dementia supporters”^{*} among other initiatives.

Group companies are using the stimulating examples provided by Edahiro as a model for future initiatives.

^{*}Members of the public who have undergone specialized training in a nationwide program to better understand and extend support to people with dementia.



Stakeholder: Diversity Advocates

Every year we hold training for group employees with the goal of providing tips for practicing social responsibility in their day-to-day work.

In May 2015, we invited two organizations to our in-house seminars; ReBit, a non-profit organization working to promote understanding of lesbian, gay, bisexual, and transgender (LGBT) individuals; and the Japan National Assembly of Disabled Peoples' International, who talked about a new anti-discrimination law for people with disabilities set to go into effect in Japan in April 2016.

Group employees are putting their newfound understanding of diversity to use in the development and provision of more inclusive products and services.



Stakeholder: CSR Rating Agencies

We also value communication with organizations that evaluate and rank companies on their CSR and ESG performance. Feedback from these agencies is used to improve group initiatives.



Dialogue meeting with Swiss asset management advisor RobecoSAM

Providing Products and Services that Contribute to Security, Health, and Wellbeing

Global expectations are growing that the United Nations' September 2015 adoption of the Sustainable Development Goals (SDGs) will spur greater business sector involvement in efforts to rectify various social issues and achieve the goals. Sompo Japan Nipponkoa Group will continue to work to build a more sustainable society through our core insurance operations and various business activities by fulfilling our group management philosophy of providing the highest-quality services that contribute to security, health, and wellbeing.

Group's CSR-KPIs	FY2014 Targets	Results	Evaluation
Development and provision of products and services that contribute to solving social issues	<ul style="list-style-type: none"> R&D of new products and services 	<ul style="list-style-type: none"> Launched Smiling Road safe driving support system Launched and expanded sales of simplified issue life insurance, insurance coverage for bone marrow donors, and a rider to a whole life insurance product that supports those in need of long-term care Launched consulting service for ISO 20121 certification, the international standard for event sustainability management systems Capital and business collaboration in long-term care field with Message Co. Entered home remodeling business (FRESHHOUSE Co.) 	○
Prevention of material legal violations (Ratio of employees who receive compliance training)	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> 100% 	○

○ : Achieved × : Not achieved

WHAT HAVE WE ACHIEVED?

Supported safer driving using the power of big data

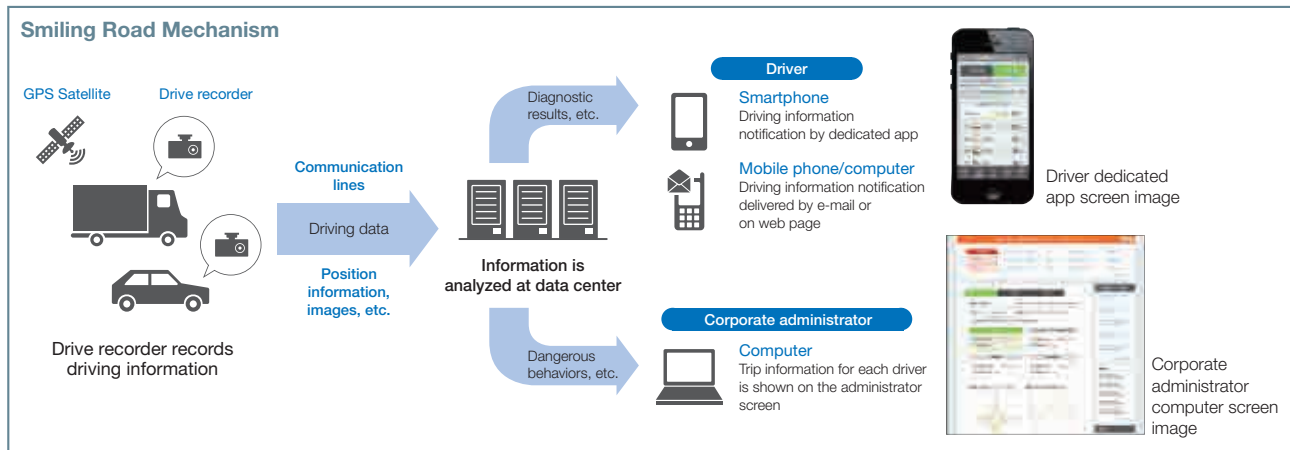
Smiling Road is a telematics service that supports safer driving by fleet vehicle drivers. Using a vehicle-mounted drive recorder, driving data is collected and analyzed to provide three key features: visibility (of driving patterns), understanding (of actual driving situations by fleet managers), and feedback (to encourage drivers). This service represents our commitment to using advanced technologies such as big-data analysis, in addition to our expertise in accident response and risk consulting, to offer products and services that contribute to the security, health, and wellbeing of our customers. (Sompo Japan Nipponkoa Insurance, Sompo Japan Nipponkoa Risk Management)

Provided insurance access to people with health concerns

In April 2015, we launched a new simplified issue medical insurance product called Shin Kenko no Omamori Heart. This product was conceived to offer security to customers with health concerns or who have been unable to take out a policy for health-related reasons. We reviewed the insurance benefits, premiums, and declaration items to create a product that offers coverage on par with Shin Kenko no Omamori medical insurance. (Sompo Japan Nipponkoa Himawari Life)

Repositioned our business to address Japan's demographic crisis

The rapid rise in the number of senior citizens in Japan has made it increasingly difficult to create an environment that offers them security, health, and wellbeing. To provide the comprehensive services that will meet seniors' changing long-term care needs, we have taken a number of strategic organizational steps, including entering the nursing care services industry by acquiring Cedar Co., in September 2012, and concluding a capital and business alliance with major nursing care provider Message Co. in March 2015. Making the dedicated remodeling firm FRESHHOUSE Co. a subsidiary in April 2015 has also positioned us to meet customers' care-related remodeling needs. We are committed to working to create solutions to meet social challenges resulting from Japan's rapidly aging society.



Moving forward

We strive to address social issues on a global level by leveraging our expertise in providing insurance solutions. We adjusted our KPIs to fit this goal: We removed the fiscal 2014 prevention of material legal violations item (ratio of employees who receive compliance training) because this target was completely achieved. We then added a new KPI to gauge customer satisfaction related to accident response efforts, one of the most important functions of an insurer. We believe this will better enable us to offer products and services to contribute to the security, health, and wellbeing of society.

Group's CSR-KPIs	FY2015 Targets
Providing Products and Services that Contribute to Security, Health, and Wellbeing	<ul style="list-style-type: none"> Develop and provide products and services
Accident response satisfaction survey	<ul style="list-style-type: none"> Automobile insurance satisfaction rate of 82% or higher (FY2014: 77%) Fire and other miscellaneous casualty insurance satisfaction rate of 83% or higher (FY2014: 81%)

More details are available at the CSR Case Report http://www.sompo-hd.com/~media/hd/en/files/csr/communications/pdf/2015/e_case2015.pdf#page=2

Tackling Global Environmental Issues

The 21st Session of the Conference of the Parties to the United Nations Framework Convention on Climate Change (COP 21) will present an opportunity for the world's nations to come to an agreement on a new framework for reducing global greenhouse gas emissions from 2020 onward. Climate change is an urgent issue: According to the International Energy Agency (IEA), carbon dioxide emissions from energy sources worldwide are projected to rise by 4.6 billion tons, from 31.7 billion in 2012, to 36.3 billion in 2030.*

To safeguard this precious global environment for future generations, Sampo Japan Nipponkoa Group aims as medium and long-term targets to reduce CO₂ emissions from our operations 40% by 2020 and 70% by 2050 (using fiscal year 2002 as a baseline). This represents an important part of our commitment to building a more resilient and sustainable society.

* Source: IEA *World Energy Outlook 2014, New Policies Scenario*

Group's CSR-KPIs	FY2014 Targets	Results	Evaluation
Development and provision of products and services that contribute to climate change adaptation and mitigation	<ul style="list-style-type: none"> R&D of new products and services 	<ul style="list-style-type: none"> Developed weather index insurance targeted to customers in Myanmar Launched fire insurance for wind power companies with a special clause that covers costs to prevent recurrence of accidents Conducted survey for launching weather index insurance in Indonesia 	○
Promotion of the use of Web-based insurance clauses (Ratio of Web-based insurance clauses issued)	<ul style="list-style-type: none"> At least 70% 	<ul style="list-style-type: none"> 64.0% 	×
Promotion of the use of recycled parts etc. (Ratio of eco-friendly parts used; ratio of bumpers repaired; ratio of outer panels repaired)	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 4.0% Ratio of bumpers repaired: 13.5% Ratio of outer panels repaired: 85.0% 	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 2.4% Ratio of bumpers repaired: 11.6% Ratio of outer panels repaired: 75.9% 	×
CO ₂ emissions (t-CO ₂)	<ul style="list-style-type: none"> Reduce by at least 3% vs. FY2013 	<ul style="list-style-type: none"> Reduced by 1.2 % from FY2013 	×
Electric power consumption (kWh)	<ul style="list-style-type: none"> Reduce by at least 3% vs. FY2013 	<ul style="list-style-type: none"> Reduced by 3.6% from FY2013 	○
Paper use (t)	<ul style="list-style-type: none"> Reduce the level vs. FY2013 	<ul style="list-style-type: none"> Increased by 4.6% from FY2013 	×
Promotion of green purchasing (Ratio of green purchasing)	<ul style="list-style-type: none"> At least 90% 	<ul style="list-style-type: none"> 90.6% 	○
Conservation of biodiversity	<ul style="list-style-type: none"> Implement the SAVE JAPAN Project in all 47 prefectures. 	<ul style="list-style-type: none"> Implemented 149 events in all 47 prefectures of Japan, attracting 6,800 participants 	○
Social Return On Investment (SROI)	<ul style="list-style-type: none"> SAVE JAPAN Project SROI: at least the same level (1.12) as in FY2013 	<ul style="list-style-type: none"> SROI: 1.76 	○

○ : Achieved × : Not achieved

WHAT HAVE WE ACHIEVED?

Joined Business Call to Action (BCtA) with commit to deliver weather index insurance

A weather index insurance provided by Sampo Japan Nipponkoa Group in Southeast Asia has been recognized as meeting the requirements for membership in the Business Call to Action (BCtA). The BCtA is a global initiative launched in 2008 by the United Nations Development Programme (UNDP) and five government institutions that challenges companies to develop business models with the potential to achieve both commercial success and sustainable development outcomes. This makes us the first financial institution in Japan, and the first property and casualty (P&C) insurance group in the world, to be granted membership.

* Reference: BCtA website (<http://www.businesscalltoaction.org>)



Weather index insurance is an insurance product that pays out a contractually predetermined insurance amount when a weather index—such as for temperature, wind speed, rainfall, or hours of sunshine—fulfills certain conditions. Sampo Japan Nipponkoa Insurance (Thailand) began selling weather index insurance in 2010 to alleviate the losses borne by rice farmers in Northeast Thailand when their crops were damaged by drought. Many farmers in Northeast Thailand employ drought-susceptible, rain-fed agricultural methods. Because they take out loans for their farming operations with the expectation of paying back the loans with money raised from the harvested crops, these farmers can face serious financial difficulties if drought or other weather conditions significantly reduce crop yields. In response to this issue, Sampo Japan Nipponkoa Group has developed a scheme in which Sampo Japan Nipponkoa Insurance (Thailand) offers the weather index insurance through Bank for Agriculture and Agricultural Cooperatives (BAAC), which markets the product to farmers who maintain loan contracts with the bank. When drought hit the region in 2012, insurance claims were promptly paid out to more than 80% of policyholders. This fact has served to popularize the product, allowing us to expand sales to currently 17 provinces in Northeast Thailand.

In December 2014, we developed a weather index insurance that addresses drought risk for rice and sesame farmers in



Explanation of products to Thai farmers

the central arid region of Myanmar. This insurance—the first Japanese insurance product of its kind—was jointly developed with the Remote Sensing Technology Center of Japan (RESTEC) based on a rainfall index using satellite observation data. One hurdle to developing weather index insurance in developing countries is the general lack of meteorological stations and weather data infrastructure needed to develop and manage insurance. However, the successful development of weather index insurance with RESTEC using satellite data opens the door to new development opportunities in other countries of Southeast Asia.

We also launched in 2014 Typhoon Guard Insurance, a type of weather index insurance, for agricultural producers in the Philippines. And we have plans to sell weather index insurance in Indonesia as well. These are important milestones toward our goal of providing weather index insurance to 30,000 farmers in Southeast Asia by 2025.



Quantified and increased the social value of SAVE JAPAN Project

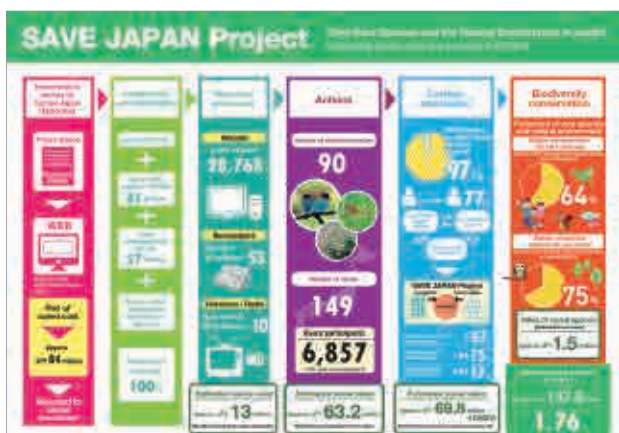
Since fiscal year 2011 we have been implementing the SAVE JAPAN Project, a program in which we make donations to more than 100 NGOs/NPOs to support grassroots-led biodiversity conservation efforts across Japan. The donations are funded by costs saved when Sampo Japan Nipponkoa Insurance auto insurance customers select the paperless option for receiving their policy or use recycled parts when repairing their vehicles. These partnerships provide opportunities for members of the public to take a greater interest in the natural environment in



their own local community. Since fiscal year 2011, the program has held more than 470 events involving approximately 24,000 participants.

In fiscal year 2013 we began quantifying the social value of this project using Social Return on Investment (SROI) analysis—the first instance in the biodiversity conservation field in Japan. By comparing the social value of a project with the resources required to generate that value, SROI analysis is a more comprehensive measure of the overall impact of an initiative.* The SROI in the SAVE JAPAN Project in fiscal year 2014 was 1.76, a significant improvement from 1.12 in the prior year.

*SROI is calculated by dividing the social value an initiative provides by the cost of implementing the initiative.



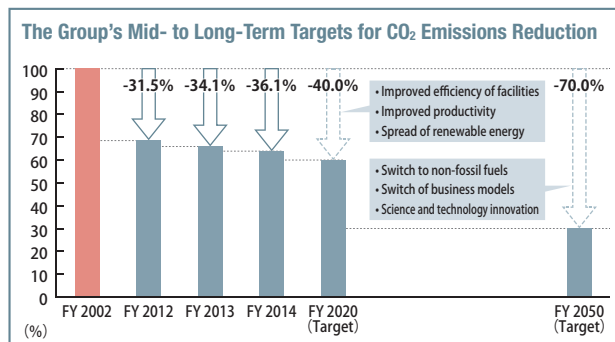
Social Return on Investment (SROI) analysis
(Based on the answers of the questionnaires to event participants, Local NPO support centers, Local environmental NGOs / NPOs)

Advanced carbon reduction efforts across the value chain

We have been working to reduce the environmental impact of our entire value chain. We set targets for reducing group-wide carbon dioxide emissions by 2020 and 2050 compared from 2002. These targets cover not only emissions arising from our own energy use (i.e., scope 1 and 2 emissions), but also all other indirect emissions (scope 3 emissions) resulting from such associated activities as sales, employee business travel, paper and printing use, distribution, and waste.

Efforts we are making to reduce scope 1 and 2 emissions include initiatives to save energy or practice environmentally conscious purchasing, and initiatives to reduce scope 3 emissions include those to promote recycling or to reduce gasoline use by company fleets by encouraging safe, eco-friendly driving methods.

Although electricity and gasoline use in fiscal year 2014 were significantly reduced from the previous year, an increase in Japanese emissions factors limited our emissions reduction to 1.2%, causing us to miss our target. (No change in the emissions factors would have resulted in an 8.4% reduction.)



Moving forward

The international community is increasingly looking to insurance companies for the risk assessment expertise they can provide for advancing climate mitigation and adaptation strategies. To meet those expectations, we will endeavor to provide solutions to those in society who are most vulnerable to risk, thereby contributing to a more sustainable society and to the sustainable growth of our organization at the same time.

In fiscal year 2015 we begin operating a new group-wide CSR management system, which will support our continuing efforts to reduce emissions and other environmental impacts.

Group's CSR-KPIs	FY2015 Targets
Development and provision of products and services that contribute to climate change adaptation and mitigation	<ul style="list-style-type: none"> Develop and provide products and services
Promotion of the use of recycled parts etc. (Ratio of eco-friendly parts used; ratio of bumpers repaired; ratio of outer panels repaired)	<ul style="list-style-type: none"> Ratio of eco-friendly parts used: 4.5% Ratio of bumpers repaired: 18.0% Ratio of outer panels repaired: 60.0%
CO ₂ emissions (t-CO ₂)	<ul style="list-style-type: none"> Reduce by at least 1% from FY2014 levels
Electric power consumption (kWh)	<ul style="list-style-type: none"> Reduce by at least 1% from FY2014 levels
Paper use (t)	<ul style="list-style-type: none"> Reduce paper use from FY2014 levels
Social Return On Investment (SROI)	<ul style="list-style-type: none"> SAVE JAPAN Project SROI: Achieve FY2014 SROI (1.76) or higher

More details are available at the CSR Case Report http://www.sompo-hd.com/~media/hd/en/files/csr/communications/pdf/2015/e_case2015.pdf#page=32

Providing Sustainable and Responsible Financial Services

Financial services alter the flow of money, the lifeblood of economic activity, and thus are assigned a major role in addressing social issues, such as global environmental degradation and sustainable development. By incorporating environment, social, and governance (ESG) factors into investment decision-making and engaging with investee companies, Sampo Japan Nipponkoa Group is bringing the power of financial and insurance services to bear on resolving social issues, supporting the growth of investees, and improving our own investment return.

Group's CSR-KPIs	FY2014 Targets	Results	Evaluation
Development and provision of products and services that contribute to solving social issues	<ul style="list-style-type: none"> • Increase sales and review of existing SRI funds • R&D of new products and services 	<ul style="list-style-type: none"> • Total net assets of SRI funds: 30.5 billion yen as of March 31, 2015 (Increased 5.1 billion yen [19.9%] from fiscal year 2013) • Was entrusted with sustainable management of investment from public pension fund 	○
Engagement with investees	<ul style="list-style-type: none"> • Build an internal system that will facilitate engagement 	<ul style="list-style-type: none"> • Announced commitment to implementing the Japanese version of the Stewardship Code, and published a policy to fulfill our stewardship responsibility • Built an internal system to facilitate investee engagement, and started dialogues with investees 	○
Addressing social issues through investments and loans	<ul style="list-style-type: none"> • Provide personal loans that promote the use of renewable energy through photovoltaic and wind power generation (4 billion yen, in collaboration with other financial institutions) • Promote investments and loans for infrastructure development and other growing fields 	<ul style="list-style-type: none"> • Offered 5 billion yen in loans in collaboration with other financial institutions for investment in photovoltaic systems, etc. • Invest in and provide loans to growth sectors, such as healthcare funds and infrastructure funds (30 billion yen) 	○

○ : Achieved × : Not achieved

WHAT HAVE WE ACHIEVED?

Increased total net assets in SRI fund by 5.1 billion yen (19.9%)

Sompo Japan Nipponkoa Asset Management manages five SRI funds. Total net assets of these funds at the end of fiscal year 2014 were 30.5 billion yen, an increase of 5.1 billion yen (19.9%) compared to the end of fiscal year 2013. Sompo Japan Green Open, the second SRI fund in Japan targeted to individual investors which we launched in September 1999, has grown to become one of the largest publicly offered SRI funds in Japan. As of June 15, 2015, the fund has a net asset balance of 24.2 billion yen.

Fulfilled our stewardship responsibilities through constructive engagement

Sompo Japan Nipponkoa Insurance and Sompo Japan Nipponkoa Asset Management declared their endorsement of the Japanese version of the Stewardship Code, called the Principles for Responsible Institutional Investors, and have disclosed detailed policies on their official websites.

The Code calls on institutional investors to enhance the corporate value and support the sustainable growth of investee companies. We conduct engagement with investee companies based on a clear understanding of the significance and importance of this initiative.

Policy on the Japanese version of the Stewardship Code
Sompo Japan Nipponkoa Insurance:
<http://www.sjnk.co.jp/company/stewardship/> (in Japanese)
Sompo Japan Nipponkoa Asset Management:
<http://www.sjnk-am.co.jp/company/stewardship.html> (in Japanese)

Promoted investment in fast-growing areas such as renewable energy

In collaboration with other financial institutions, we offered 5 billion yen for investment in renewable energy in the form of loan funds for individuals looking to install photovoltaic or other generation systems. We also invested and provided loans of approximately 30 billion yen to infrastructure and other growth sectors, primarily through healthcare and infrastructure funds.

Moving forward

The development of renewable energy and infrastructure requires an enormous amount of capital. While our engagement with investees on these issues has only just begun, we are committed to using our strengths as a financial services provider to solve social issues.

Group's CSR-KPIs	FY2015 Targets
Development and provision of products and services that contribute to solving social issues	<ul style="list-style-type: none"> Review sales and marketing potential of existing SRI funds (including research and development of new solutions) For Sompo Japan Green Open, exceed the performance of major benchmarks (TOPIX)
Engagement with investees	<ul style="list-style-type: none"> Engage with investees
Addressing social issues through investments and loans	<ul style="list-style-type: none"> Provide personal loans that promote the use of renewable energy through photovoltaic and wind power generation (5.5 billion yen) Invest in and provide loans to growth sectors, including renewable energy and infrastructure development (50 billion yen)

More details are available at the CSR Case Report
http://www.sompo-hd.com/~media/hd/en/files/csr/communications/pdf/2015/e_case2015.pdf#page=55

Community Involvement and Development —Partnership with NGOs/NPOs

The Sustainable Development Goals (SDGs), slated for adoption by the United Nations in September 2015, include the global strengthening of multi-stakeholder partnerships as a means of achieving sustainable development. Sompo Japan Nipponkoa Group contributes to this work by partnering with non-profit and non-governmental organizations on philanthropy, community development, and community service initiatives that build resilience and sustainability. By drawing on the expertise of our core businesses, these efforts also serve to create a more deeply trusted and highly valued group brand.

Group's CSR-KPIs	FY2014 Targets	Results	Evaluation
Promotion of the SOMPO HOLDINGS Volunteer Days (Number of projects implemented; number of employee participants)	<ul style="list-style-type: none"> Number of projects implemented: 300 Number of employee participants: 10,000 	<ul style="list-style-type: none"> Number of projects implemented: 307 Number of employee participants: 11,300 	○
Implementation of social contribution programs	<ul style="list-style-type: none"> Contribute to society through the implementation of various programs Develop and implement overseas programs and disaster prevention education programs 	<ul style="list-style-type: none"> Launched a road safety program in Indonesia and a maternal and child health program in Myanmar in collaboration with Save the Children Japan Started the Bosai JAPAN-DA Project, holding a puppet shows and experience-based workshops on disaster risk reduction 	○
Support for communities severely affected by the Great East Japan Earthquake	Provide reconstruction support that meets the needs of each affected area <ul style="list-style-type: none"> Organize the Sunflowers exhibition Plan and implement puppet road shows 	<ul style="list-style-type: none"> Organized the Vincent van Gogh's Sunflowers exhibition at the Miyagi Museum of Art, attracting 60,000 visitors Held puppet shows in Kamaishi, Iwate, in August 2014 and March 2015, attracting 200 parents and children Planted sunflower seeds that were harvested in an area affected by the 2011 disaster at Sunflower Plaza in Odaiba, Tokyo. About 3,000 sunflowers bloomed Held a market that sold products from three prefectures in the Tohoku region in March 2015 Launched an employee dispatch program 	○

○ : Achieved × : Not achieved

WHAT HAVE WE ACHIEVED?

Fun-filled disaster education for children and parents

As an insurer, we at Sompo Japan Nipponkoa Insurance believe in the importance of raising public awareness of disasters. In the Bosai JAPAN-DA Project, we host puppet shows and experience-based workshops to teach children—society's future leaders—and their parents how to protect themselves and others in emergency situations.

The puppet show, performed by the Yumemi Trunk Puppet Theater Troupe, is an original adaptation of *The Three Little Pigs*. It tells the story of how the three pigs help each other to overcome various calamities (wind, rain, lightning, fire, etc.) caused by the big bad wolf.

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



Road safety project in Indonesia

Increasing motorization has made road safety an important social issue in Indonesia, where the number of child traffic fatalities is now the highest in Southeast Asia. Drawing on Japan's expertise in preventing traffic accidents, Sompo Japan Nipponkoa Insurance and PT. Asuransi Sompo Japan Nipponkoa Indonesia have teamed up with Save the Children Japan, an international NGO that promotes children's rights, to launch a road safety project in Bandung, West Java, with the aim of creating a safer environment for children. Over a four-year period, we will provide traffic safety education for teachers and students at 30 elementary and middle schools, improve transportation infrastructure near the schools, and appeal to regional and national governments.



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, Sompo Japan Nipponkoa Insurance has partnered with Save the Children Japan to launch a project aimed at improving the health of mothers and their infants.

The project aims to reduce mortality risks facing childbearing women and their newborns by improving maternal and child health services, including providing health education to expecting women and training midwives and midwife assistants.



Group-wide volunteering

Our annual SOMPO HOLDINGS Volunteer Days, held since fiscal year 2011, is aimed at fostering a community service mindset among group employees and sustaining our support for those affected by disaster. In fiscal year 2014, about 11,300 employees participated in 307 projects across a range of fields including disaster recovery, international cooperation, the environment, and social welfare. By actively encouraging employee participation in community work, these efforts help build a corporate culture of voluntary action while also cultivating in our human resources a sensitivity to social issues.



Everyone's Sunflowers Project

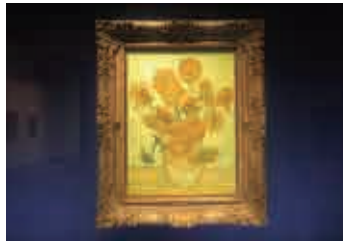
Since fiscal year 2012, Sompo Japan Nipponkoa Himawari Life Insurance has been holding the Everyone's Sunflowers Project with the aim of strengthening communication with existing and potential customers. The project is an initiative to give substance to its corporate slogan, "Keeping You Smiling," by handing out the seeds of sunflowers—a symbol of happiness—to stakeholders free of charge. Through the process of raising the sunflowers from seed, stakeholders learn the value of life, the joy of nature, and the pleasure of working together. In fiscal year 2014, the company co-sponsored "Sunflower Plaza" as part of a major summer event hosted by Fuji Television Network, Inc. In this event, sunflower seeds from the disaster zone were planted in a common area in Tokyo's Odaiba commercial district—thus spreading the cycle of smiles.



Disaster recovery assistance

Bringing cheer and courage to the disaster victims with Van Gogh's Sunflowers

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. Van Gogh, seeking brighter light, painted his colorful sunflower paintings in Arles of southern France. The exhibition, which was intended to bring cheer and courage to those rebuilding their lives after the 2011 disaster, attracted more than 60,000 visitors.



Puppet shows in Kamaishi

Sompo Japan Nipponkoa Insurance, which owns the Himawari Hall (Sunflower Hall) puppet theater in Nagoya, Japan, formed a traveling puppet troupe in March 2012 and began holding puppet shows for disaster evacuees living in temporary housing in Kamaishi, Iwate Prefecture. We have since extended the performance to local child rearing support centers, kindergartens, and other venues, holding seven shows as of March 2015 with the hope of putting smiles on the faces of more children. After the show, we passed out presents and cards handmade by employee volunteers, sending the wishes of employees who couldn't visit the region themselves.



Farmers market supporting disaster recovery

In March 2015, we held a farmers market in the Nihonbashi Building to introduce people in and around Tokyo to the many safe and enjoyable products grown and made in Tohoku, the region most heavily damaged by the 2011 earthquake and tsunami. Hundreds of people gathered to take advantage of this rare chance to buy lesser-known, well-crafted products from Iwate, Miyagi, and Fukushima prefectures.



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. We sent a cumulative 23 employees to CANNUS Tohoku, an agency for volunteer home health aids, in fiscal year 2012 and 2014, and to Minamisoma Solar Agripark, a solar-powered farm offering hands-on activities for children, in fiscal year 2013. Our employees talked directly with NPO staff to help them resolve organizational challenges.



Moving forward

Advancing initiatives in fields related to our business will be crucial for sustaining our contribution to society over the long term. It was this conviction that inspired us to start the Bosai JAPAN-DA Project and projects in Indonesia and Myanmar in fiscal year 2014. In 2015 and beyond, we will intensify these efforts to solve social issues and to give back to the communities around agencies and all other locations that are a part of our supply chain. This work will also be geared toward generating secondary benefits for our business, such as lower loss ratios and more satisfied customers.

More details are available at the CSR Case Report

http://www.sompo-hd.com/~media/hd/en/files/csr/communications/pdf/2015/e_case2015.pdf#page=64

Group's CSR-KPIs	FY2015 Targets
Community service initiatives	<ul style="list-style-type: none"> • Implement group-wide projects • Promote SOMPO HOLDINGS Volunteer Days • Continue the Bosai JAPAN-DA Project and overseas projects • Continue providing recovery assistance that meets the needs of disaster victims
Community service initiatives by agencies	<ul style="list-style-type: none"> • Implement projects at all branch offices (47 prefectures) of our agency organizations (AIR Autoclub, JSA Chukakukai)

Respect Human Rights and Promoting the Development of Human Resource and Diversity

The Women's Empowerment Principles (WEPs), published in 2010 by the UN Global Compact and UN Development Fund for Women, list the following among the business advantages of promoting diversity: increased employee satisfaction and productivity, corporate marketing benefits through female employee leadership, and the creation of new business opportunities. By securing talent with diverse backgrounds and values, Sompo Japan Nipponkoa Group strives to build an innovative, resilient organization that capitalizes on the strengths of the individual and transforms diversity into an engine that propels our business forward. These efforts are embodied in our slogan, "Diversity for Growth."

Group's CSR-KPIs	FY2014 Targets	Results	Evaluation
Ratio of female employees in managerial positions	<ul style="list-style-type: none"> Promote with the aim of achieving 10% by the end of FY2015. 	<ul style="list-style-type: none"> 11.0% (as of March 31, 2015) * Expanded executive management training for current and future female managers throughout the group 	○
Ratio of male employees who take childcare leave	<ul style="list-style-type: none"> Promote with the aim of achieving 100%. 	<ul style="list-style-type: none"> Published a leaflet with FAQs explaining our childcare leave system, and sent emails to candidates and senior managers to encourage male employees to take childcare leave 	○

○ : Achieved × : Not achieved

WHAT HAVE WE ACHIEVED?

Advanced efforts to empower women

In working to create a workplace where individuality is respected and everyone can reach their full potential, we are especially focused on empowering women. As of April 1, 2015, the number of female employees in managerial positions across the group was 419, representing just 11.0% of all managers. To raise this figure to at least 30% by fiscal year-end 2020, we are developing a pool of female candidates for senior-level management positions by providing training opportunities at each step along the career path. We are also in the second year of our mentor program for female employees, in which a manager other than the employee's own supervisor provides support as a mentor. Such active efforts to empower women in the workplace were recognized by the Tokyo Stock Exchange with a Corporate Activity Award in January 2015.



Promoted use of childcare leave and supported returning employees

We hold seminars for employees on childcare leave to help allay their anxiety and concerns before returning to work and to provide them with know-how and important tips for continuing their careers. Featuring lectures by guest speakers, the seminars also provide supervisors, who also attend, with perspective on how to manage in a way that supports and draws maximum potential from new parents coming back to work.

Sompo Japan Nipponkoa Insurance, meanwhile, is striving to reach 100% participation in childcare leave among male employees to raise awareness of father involvement in child rearing. Among other activities, the company sends rules to supervisors on how to encourage eligible male employees to take leave.

Topics

Work style innovation

In fiscal year 2015, Sompo Japan Nipponkoa Insurance embarked on a series of work style innovations in order to create a more flexible work environment that taps into the wide-ranging talents of its diverse workforce.

Specifically, the company introduced a kind of flextime program at all workplaces, allowing employees to choose the morning or other period in the day in which to work. This provides a more flexible work arrangement for employees with important family responsibilities and employees whose job duties include communicating with overseas stakeholders.

The company also instituted a telecommuting work policy, providing corporate and sales division employees with laptop computers that offer a network environment with the same level of security as the office.

These work style innovations are also aimed at enhancing productivity and making fundamental improvements to overwork conditions.



Moving forward

Sompo Japan Nipponkoa Group endeavors to comply with all national and local laws in the locations where it conducts business, while also contributing to local economies by operating in a manner suited to local culture, customs, and stakeholder interests. We will continue to develop comfortable, flexible work environments for a diverse workforce as we advance initiatives to reach our targets for empowering women and increasing male employee participation in childcare leave.

Group's CSR-KPIs	FY2015 Targets
Ratio of female employees in managerial positions	<ul style="list-style-type: none"> Promote with the aim of achieving 10% and more by the end of FY2015.
Ratio of male employees who take childcare leave	<ul style="list-style-type: none"> Promote with the aim of achieving 100%.

More details are available at the CSR Case Report

http://www.sompo-hd.com/~media/hd/en/files/csr/communications/pdf/2015/e_case2015.pdf#page=105

Disclosing Transparent Information

Sompo Japan Nipponkoa Group has established a basic disclosure policy, and strives to disclose information in an appropriate and timely manner to ensure that our various stakeholders, including shareholders and investors, have a correct understanding of the Sompo Japan Nipponkoa Group's ongoing operations and initiatives.

This applies also to our environment, social, and governance (ESG) performance, the transparent disclosure of which contributes to our brand value.

Group's CSR-KPIs	FY2014 Targets	Results	Evaluation
Active disclosure of non-financial information	<ul style="list-style-type: none"> Publish a CSR report Issue a Voice of Customer (VOC) white paper Improve the official website 	<ul style="list-style-type: none"> Published our Corporate Responsibility Communication and white paper on customer feedback in conjunction with the establishment of Sompo Japan Nipponkoa Insurance. Launched an all-new official website Published our CSR Booklet 	○

○ : Achieved × : Not achieved

WHAT HAVE WE ACHIEVED?

Published Corporate Responsibility Communication

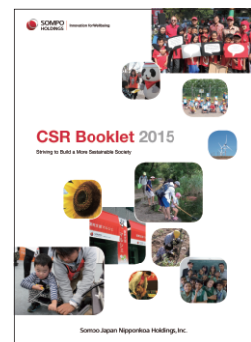
We have been disclosing data on our ESG performance ever since publishing our 1998 environmental report, the first to be issued by a financial institution in Japan. Today this data is disclosed in the form of a Corporate Responsibility Communication, with greater detail provided on our official website to ensure that our stakeholders, including investors, can always acquire a deeper understanding of group initiatives.

Issued a white paper on customer feedback

Sompo Japan Nipponkoa Insurance takes customer feedback seriously in an effort to become one of the best customer service providers in Japan. Since 2007 the company has been publishing white papers on customer feedback as part of its initiative to incorporate feedback into management decisions. We consider all praise, concerns, inquiries, requests, and complaints concerning our business as valuable insights. We make every effort to deliver higher satisfaction with our products and services that exceed customer expectations.

Published CSR Booklet

Every year since 2009 we have published a CSR Booklet that provides a simple explanation of our corporate responsibility initiatives. From 2015 onwards we plan to increase the scope of information we include in this publication to cover group-wide initiatives.



Published Corporate Governance Report

We publish a Corporate Governance Report to disclose our basic policies on corporate governance. In our ongoing pursuit of highly transparent information disclosure, in June 2015 we announced a new officer appointment policy for directors and executive officers.

Moving forward

We will continue to proactively disclose financial as well as non-financial information using a variety of information disclosure tools.

Group's CSR-KPIs	FY2015 Targets
Active disclosure of non-financial information	<ul style="list-style-type: none"> Publish our Corporate Responsibility Communication Issue the white paper on customer feedback Improve our official website Publish our CSR Booklet

More details are available at the CSR Case Report http://www.sompo-hd.com/~media/hd/en/files/csr/communications/pdf/2015/e_case2015.pdf#page=128

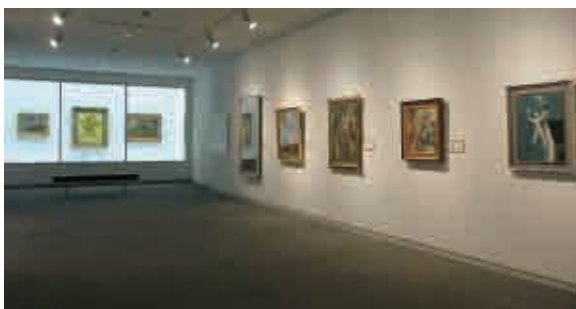
Column

Culture and Art Initiatives

Sompo Japan Nipponkoa Group uses its assets and management resources to engage in corporate sponsorship of the arts and culture, and contribute to the development of society and education.

Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art

Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art opened on the 42nd floor of our headquarters building in 1976. In addition to a permanent exhibition that features Van Gogh's *Sunflowers* and the works of Gauguin, Cezanne, and Seiji Togo, the museum holds special exhibitions, supports up-and-coming artists, and offers interactive guided tours as a way to help spread knowledge about art. Since acquiring Van Gogh's *Sunflowers* in 1987 the museum gained recognition as the only museum in Japan where one can see a Van Gogh sunflower painting. The museum also collaborated with the production of *Detective Conan: Sunflowers of Inferno*, a popular animation movie that will be shown in 40 countries worldwide from April 2015. The movie provides an opportunity to publicize works of art to a great number of people and use of the museum's name in the movie is helping us raise awareness of the group.



Art Appreciation through Dialogue

In 2007, in an effort to offer children living in Shinjuku, Tokyo, where there are no public museums, the opportunity to appreciate art, the museum investigated the idea of art appreciation through dialogue for elementary and junior high school students, and in 2008 we started offering such educational dialogue on days when the museum is closed. The tours, conducted by volunteer tour guides (around 60 local residents are registered as guides), encourage children to appreciate art by "looking, feeling, thinking, talking, and listening." In fiscal year 2014 we welcomed visits from all 29 public elementary and six of the 10 public junior high schools in the ward.

Feedback from a School Vice-Principle

I was converted! To be honest I had my doubts about how useful it would be for our students to simply stare at works at a museum, but we went ahead with it since it was arranged by the ward office. But "seeing is believing." We had the museum to ourselves on a day when it was closed to the public, which was ideal, and the volunteers did an amazing job of getting our students to speak and converse with them. It was very moving to watch.



Exhibition by Children with Intellectual Disabilities

Every year since 2003 an exhibition of works by children with intellectual disabilities has been held in the headquarters building in Shinjuku, Tokyo that is home to the museum. The exhibition provides students with an opportunity to exhibit the paintings, embroidery, calligraphy, and handicrafts they have produced over the past year, while enabling visitors to gain a deeper understanding of the diversity of talents found among children. During the exhibition, we arrange to have the children visit the headquarters to view their works and also spend time with our employees, such as by having lunch together in our employee cafeteria.



Himawari* Hall Puppet Theater

We operate Himawari Hall, a puppet theater opened in the Nagoya Building in 1989 in collaboration with the Aichi Puppetry Center, an NPO established by local puppeteers. The theater supports cultural development in the community by hosting puppet shows, seminars, workshops, and puppet festivals, and by organizing a contest to discover new talent that will lead the way forward for puppeteers. We are also implementing the Bosai JAPAN-DA Project, a series of disaster education programs using puppet shows.

* Himawari means Sunflowers in Japanese.

SEE P.26



Third Party Comments on Corporate Responsibility Communication 2015

Ms. Carolyn Schmidt

Program Director at ECOLOGIA since 2000
Member of ISO 26000 Working Group on Social Responsibility, 2005–2010;
NGO delegate to ISO 26000 Post Publication Organization Stakeholder
Advisory Group, 2010–present
Graduate of University of Pennsylvania



Consistency of Material Issues and Strengthening of CSR Structure

The Sompo Japan Nipponkoa Group is to be commended for the consistency of this year's *Corporate Responsibility Communication*, in the midst of organizational structural change which is the culmination of several years of effort to merge two large and well-established insurance companies. This year's report retains the previous Six Material Issues, expands the Key Performance Indicators for each, and reiterates the importance of stakeholder engagement. There have also been some structural changes which increase the integration of CSR throughout the company, as part of the connection of many component sections. For example, all group companies now have to meet the same CSR targets and use the same Key Performance Indicators for measuring their efforts. In addition, each group company has its own CSR management team, led by an executive officer.

Continuing Achievements in Weather Index Insurance

Establishing a commendable pay-out record for the original weather index insurance for farmers in Thailand has provided momentum for expansion of similar programs into Myanmar and the Philippines. This creative approach to climate change adaptation, serving some of the most vulnerable populations, earned the Sompo Japan Nipponkoa Group membership in the Business Call to Action, a United Nations initiative that recognizes business models that contribute to sustainable development.

The Challenges of Organizational Governance

ISO 26000, the international standard that provides guidance on social responsibility, identifies seven "core subjects", each of which is a necessary component of responsible corporate activity. These are: Organizational Governance, Human Rights, Labour Relations, Environment, Fair Operating Practices, Consumer Issues, and Community Involvement and Development. The "core subject" that appears to be the most difficult for the great majority of users of ISO 26000 is Organizational Governance. This is because there are many ways to create the appearance of compliance with CSR expectations while simultaneously increasing pressures to override social responsibility for short-term financial gain.

I have observed that a number of high-profile multi-national corporations, in my home state of Vermont (USA) and also in Japan, have recently had difficulties related to management setting unrealistically high goals for production, sales and profits; this has

had the organizational impact of encouraging systematic misconduct and financial misreporting as employees struggled to meet those targets. The role of independent members of Boards of Directors has also come into question. These are difficult issues for everyone.

For this reader, one approach which can be very useful in avoiding this problem is to integrate financial reporting into the CSR report itself. The Sompo Japan Nipponkoa Group Material Issue of Disclosing Transparent Information would appear to provide a place for this. Sompo Japan Nipponkoa Group could once again take a leadership position by incorporating its basic financial benchmarks and reporting into the CSR report in the future. By increasing transparency and open discussion of how it is confronting these pressures, the Group also has an opportunity to increase stakeholder engagement and dialogue.

Suggestions for Improvement

This year's report overall does not exhibit the depth and specificity of recent years. The "Engagement Highlights", for example, describe discussions between experts in different fields (Socially Responsible Investing Experts, Environment, Social and Governance Experts, Diversity Advocates, and CSR Rating Agencies). While the invited speakers and topics sound fascinating, the descriptions in the CSR Report are brief and general. Readers might view this as lack of documentation. I see this year's more general reporting as a reflection of multiple broad efforts across a very large and diverse corporation. Therefore this year's report may need to be supplemented with the excellent detail of previous reports.

The overseas operations are an increasingly significant part of the overall business activity of Sompo Japan Nipponkoa Group. Indeed, the financial reporting segments are: Domestic P & C Insurance, Domestic life insurance, and Overseas insurance. The most rapid growth, both in net premiums written and net income, appears to be in the overseas segment, primarily due to acquisitions. It would be useful to identify the extent to which the CSR programs so prominent in Japan are also being incorporated into overseas office activities. For example, what is the extent to which group programs such as CSR-EMS and CSR Eco-Facilitator are used by overseas offices? Does the group encourage investee companies or suppliers to apply similar standards in environment, human rights, and financial transparency? This challenge, while formidable and long-term, becomes more significant with the rapid growth of the overseas segment.

Response to the Third Party Comments



Shinji Tsuji

Representative Director
Deputy President and Senior Managing Executive Officer (Group CFO)

We would like to express our sincere appreciation to Ms. Carolyn Schmidt, Program Director of ECOLOGIA, who has reviewed our group *Corporate Responsibility Communication* every year since 2005. We are very pleased that you recognize the synergies we are achieving following the merger of two of our major subsidiaries.

As stated earlier in the report, we have been accelerating efforts to reinforce corporate responsibility on a group level, creating a group-wide CSR management structure in fiscal year 2014, and revising our CSR-KPIs for this year based on a review of the previous year's results.

We are honored at being granted membership to the Business Call to Action, and will continue our endeavor to provide and develop new products and services that help to address social issues such as climate change, poverty, and human rights.

As suggested in the third party comments, it is essential that we fortify our governance system. This fiscal year we increased the number of outside directors from three to four, following recommendations from the Corporate Governance Code published by the Tokyo Stock Exchange in June of this year. To advance CSR efforts, we have created the CSR Management Headquarters as a group-wide management structure, with yours truly serving as Chief Management Officer.

Regarding integrated disclosure of financial and non-financial information, we have been publishing an integrated report since last fiscal year, and continue to publish a *Corporate Responsibility*

Communication as a more detailed disclosure of non-financial information. In the future we hope to combine the two into one integrated report.

In response to your comments on the specificity of stakeholder engagement efforts, we now cover various initiatives in greater breadth in *Corporate Responsibility Communication 2015* to ensure that we cover all disclosures required by the GRI Guidelines. Nonetheless, improving on our stakeholder engagement remains a key priority. We also believe that sharing our work with a broad stakeholder base is important, which is why we will continue to disclose information in a timely manner using our official website instead of the *Corporate Responsibility Communication*.

As we seek to expand business through our overseas operations, we recognize the importance of encouraging adoption of best practices for corporate responsibility, measuring performance, and disclosing information on a global basis. Another future task is to develop systems to encourage investee companies and suppliers of overseas group companies to take account of ESG factors.

The Sampo Japan Nipponkoa Group once participated in development of the ISO 26000 standard; now we are helping to develop ISO 20400, the international standard on sustainable purchasing. By being an active member of the international community and engaging in broad-based dialogue with various stakeholders, we will continue to do our part in building a more resilient, more sustainable society as a global leader in corporate responsibility.

United Nations Global Compact: Communication on Progress 2015

The Ten Principles		Pages
1.	Businesses should support and respect the protection of internationally proclaimed human rights.	7-10, 12, 13, 15, 17, 28, 29, 41
2.	Businesses should make sure they are not complicit in human rights abuses.	7, 12, 13, 28, 29, 41
3.	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	12, 13, 28, 29, 41
4.	Businesses should uphold the elimination of all forms of forced and compulsory labour.	12, 13
5.	Businesses should uphold the effective abolition of child labour.	12, 13
6.	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	12, 13, 28, 29, 42
7.	Businesses should support a precautionary approach to environmental challenges.	7, 12, 20-22, 35, 41, 42
8.	Businesses should undertake initiatives to promote greater environmental responsibility.	20-22, 35, 41, 42
9.	Businesses should encourage the development and diffusion of environmentally friendly technologies.	39, 40
10.	Businesses should work against corruption in all its forms, including extortion and bribery.	7, Annual Report 44-49

Assurance by a Third Party Organization

Sompo Japan Nipponkoa Group calculated the amount of greenhouse gasses emitted in fiscal year 2014 by the company as well as from some overseas consolidated subsidiaries. We calculated direct GHG emissions (Scope 1), indirect GHG emissions from energy purchased (Scope 2) and other indirect GHG emissions (Scope 3), and were issued an Assurance Statement from the third party organization, Lloyd's Register Quality Assurance Limited (LRQA).



Assurance by a Third Party Organization

Topics

Achieving Carbon Neutrality

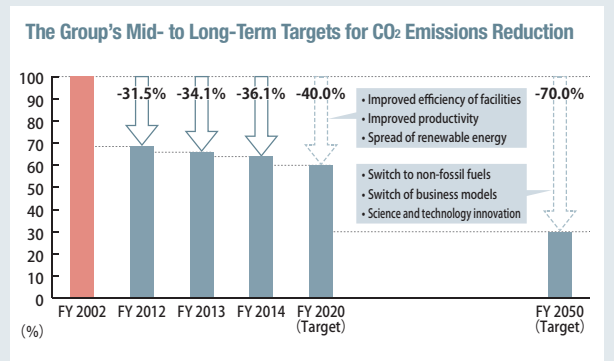
Carbon neutral is a term used to describe the action of the company removing as much carbon dioxide from the atmosphere as it put in by buying carbon offsets for emissions that are difficult to eliminate through such action alone in order to achieve closer to net zero emissions. Funds allocated to carbon offsetting are invested in CO₂ emissions reduction and other projects in Japan and developing countries.

To fulfill its mission of providing insurance on a stable basis, Sompo Japan Nipponkoa Insurance works to reduce its greenhouse gas emissions and aims to achieve a carbon neutral status to raise awareness. In fiscal year 2014, Sompo Japan Nipponkoa Insurance achieved net zero CO₂ emissions, thus becoming carbon neutral.



Group Wide Efforts to Reduce CO₂ Emissions

The Sompo Japan Nipponkoa Group has set targets to reduce CO₂ emissions by 40% in 2020 from the fiscal year 2002 level, and by 70% in 2050. Besides environment-friendly procurement and energy-saving initiatives by the group as a whole, the group is making efforts for the alleviation of environmental burdens throughout the value chain. The group aims to reduce not only direct carbon emissions from energy use, but also indirect emissions (Scope 3) associated with business activities such as sales, business trips, paper use, printing, distribution and disposal.



External Recognition

CSR initiatives by the Sompo Japan Nipponkoa Group have won many accolades, including from research organizations and others.

Major CSR Awards and Recognitions in Fiscal Year 2014

Awards	Details	Organizer/Promoter
Environment Minister's Prize for the 11th Eco-Products Awards	Minister's Prize in the Eco-Services Category (Sompo Japan Nipponkoa Insurance Inc.)	Eco-Products Awards Steering Committee
3rd Contest for Corporate Activities on Biodiversity	Environment Minister's Award (Sompo Japan Nipponkoa Insurance Inc.)	"The Contest for Corporate Activities on Biodiversity" Executive Committee, etc
2014 Environment Minister's Award for Global Warming Prevention Activity	Implementation of Countermeasures (Sompo Japan Nipponkoa Insurance Inc.)	Ministry of the Environment, Japan
18th "Corporate Environmental Management Survey" Ranking	Ranked 1st in the Category of Non-Manufacturers/ Financial Business (SOMPO HOLDINGS)	Nikkei Inc.
Toyo Keizai Inc.'s 9th CSR Corporation Ranking	Ranked 1st in the Category of Financial Business (SOMPO HOLDINGS)	Toyo Keizai Inc.
Corporate Sustainability Assessment by RobecoSAM	Bronze Class (SOMPO HOLDINGS)	RobecoSAM
CDP(Climate Change)	Ranked 1st among the Japanese financial institutions (SOMPO HOLDINGS)	CDP
5th Make a CHANGE Day Award	Highest Award of the year	Make a CHANGE Day Steering Committee
18th The Environmental Communication Awards, Ministry of the Environment	Outstanding Performance Prize (SOMPO HOLDINGS)	Ministry of the Environment, Japan Global Environmental Forum
FY2014 Dementia Supporters Caravan Award	Outstanding Organizational Initiative Award (Sompo Japan Nipponkoa Insurance Services Inc.)	National Caravan-Mate Coordinating Committee
Foreign Enterprise Social Responsibility Reporting Conference in Shanghai	Selected as a model company (Sompo Japan Nipponkoa Insurance (China) Co., Ltd.)	Shanghai Municipal Commission of Commerce, Shanghai Association of Enterprises with Foreign Investment



Inclusion in Socially Responsible Investment (SRI) Indices

SOMPO HOLDINGS is included in the following SRI Indices (as of July 1, 2015).

Dow Jones Sustainability Indices (DJSI World)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approaches towards ESG (Environment, Social, and Governance) issues based on their economic, environmental and social performances.

This is the fifth consecutive year for SOMPO HOLDINGS to be included in the Index, and the 15th consecutive year for Sompo Japan Nipponkoa Insurance.



FTSE4Good Index Series

The FTSE4Good Index Series is a group of ESG indices that evaluate the performance of companies that meet globally recognized corporate responsibility standards, including ESG issues such as aspects on environment and human rights.



Ethibel EXCELLENCE Investment Registers

The Ethibel Investment Register is an investment universe that selects and includes companies which are highly recognized in terms of the performance in fulfilling their corporate social responsibility.



MSCI Global Sustainability Indexes

MSCI Global Sustainability Indexes that are constituted by stocks with high ESG evaluation among each industry sectors.



Morningstar Socially Responsible Investment Index

The Morningstar Socially Responsible Investment Index was developed as Japan's first SRI index covering Japanese companies.



Received "Prime" Rating from Oekom Research AG

Oekom Research AG is a global rating agency that evaluates corporate performance using unique standards which focus on the social and environmental perspectives. SOMPO HOLDINGS received a "Prime" rating, a status awarded only to companies that are especially highly assessed.





More details are available at <http://www.sompo-hd.com/en/csr/communications/evaluation/>

CSR Milestones of the Sampo Japan Nipponkoa Group

Continuous Evolution of the Sampo Japan Nipponkoa Group's CSR

This section shows our major CSR milestones to date.

<ul style="list-style-type: none"> 1965 ● Started the “Yellow Badge Donation” program 1976 ● Established the Yasuda Kasai Fine Art Foundation (now Sampo Japan Nipponkoa Fine Art Foundation) ● Opened the Seiji Togo Memorial Yasuda Kasai Museum of Art (now Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art) 1977 ● Established the Yasuda Fire & Marine Foundation (now Sampo Japan Nipponkoa Welfare Foundation) 1987 ● Started to publicly exhibit “Sunflowers” by Van Gogh 1989 ● Opened Himawari Hall, a puppet theater, in Nagoya 1990 ● Established the Environmental Risk Management Office 1991 ● Established the Sampo Japan Nipponkoa Welfare Foundation 1992 ◆ United Nations Conference on Environment and Development (Earth Summit) held in Rio de Janeiro ◆ Participation in the Earth Summit In this 1992 United Nations conference, which adopted the Framework Convention on Climate Change and the Convention on Biological Diversity, the then President of Yasuda Fire & Marine Insurance Company (now Sampo Japan Nipponkoa) participated as head of the Nippon Keidanren delegation. 1993 ● Started holding Public Seminars on the Environment ● Established an employee volunteer organization ● Introduced volunteer work leave 1995 ● Signed the UNEP FI Statement of Environmental Commitment by the Insurance Industry 1996 ● Volunteer employees established a social contribution fund 1997 ● Acquired ISO 14001 certification (as the first Japanese financial institution) 1998 ● Started to publish an environmental report (as the first Japanese financial institution) ● Launched consultation services for acquiring ISO 14001 certification ● Started forest management programs 1999 ● Established the Yasuda Fire & Marine Environment Foundation (now Sampo Japan Nipponkoa Environment Foundation) ● Launched Sampo Japan Green Open (SRI fund) 2000 ● Started the CSO Learning Scholarship Program 2002 ◆ World Summit on Sustainable Development held in Johannesburg ● Signed the WBCSD Financial Sector Statement ● Held the first stakeholder meeting 2004 ● Launched Sampo Japan SRI Open (SRI fund) ● Started BCM (Business Continuity Management) consultation services 2005 ● Established Healthcare Frontier Japan Inc. ● Joined the Carbon Disclosure Project (now CDP) ● Started offering foundational support for NGOs/NPOs 2006 ● Joined the United Nations Global Compact ● Signed the UN supported Principles for Responsible Investment (UN PRI) ● Started endowing chairs at universities 2007 ● Established Sampo Japan Healthcare Services Inc. (now Sampo Japan Nipponkoa Healthcare Services Inc.) 2008 ● Started art appreciation through dialogue at the Seiji Togo Memorial Sampo Japan Museum of Art (now Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art) ● Announced the Carbon Neutral Declaration ● Started the Eco-Safe Driving Contest ● Certified as an “Eco First Company” by the Minister of the Environment, Japan 	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1965 ~</p> <p>62.22 million badges</p> <p>“Yellow Badge Donation” program</p> <p>Each year we donate Yellow Badges that come with traffic accident insurance to students entering their first grade of elementary school in Japan. By April 2015, a total of 62.22 million students had received the badges.</p>   </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1976 ~</p> <p>5.26 million visitors</p> <p>Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art</p> <p>The museum, which exhibits Van Gogh's “Sunflowers” as well as paintings by a number of post-impressionists such as Gauguin and Cezanne, and works by Seiji Togo and Grandma Moses received 5.26 million visitors in total by March 2015.</p>  </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1977 ~</p> <p>1,330.13 million yen</p> <p>Financial support for welfare NGOs/NPOs</p> <p>Sampo Japan Nipponkoa Welfare Foundation provides financial support for NGOs/NPOs and other organizations engaged in social welfare activities. By the end of fiscal year 2014, the foundation offered a total of 2,161 grants, which sum up to 1,330.13 million yen.</p>  </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1991 ~</p> <p>15,142 people</p> <p>Support for family caregivers of senile dementia patients</p> <p>Sampo Japan Nipponkoa Welfare Foundation supports socializing and learning programs by Alzheimer's Association Japan to assist family caregivers of senile dementia patients. To date, it has provided 186.67 million yen to programs with a total of 15,142 participants.</p>  </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1993 ~</p> <p>18,000 people</p> <p>Public Seminars on the Environment</p> <p>As of the end of fiscal year 2014, approximately 18,000 people have participated in these environmental seminars, jointly held by the Japan Environmental Education Forum (JEEF), the Sampo Japan Nipponkoa Environment Foundation, and Sampo Japan Nipponkoa Insurance with the aim of addressing environmental issues and taking concrete action.</p>  </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1999 ~</p> <p>24.2 billion yen</p> <p>Sampo Japan Green Open (SRI fund)</p> <p>Sampo Japan Nipponkoa Asset Management's “Sampo Japan Green Open” invests in environmentally friendly Japanese companies whose stocks are expected to be profitable. As of June 15, 2015, 24.2 billion yen is under management by the fund.</p>  </div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>2000 ~</p> <p>843 students</p> <p>CSO Learning Scholarship Program</p> <p>As of the end of fiscal year 2014, total of 843 university undergraduate and graduate students had participated in this internship program organized by the Sampo Japan Nipponkoa Environment Foundation and were provided with work experience at environmental Organizations.</p>  </div>
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- 2009 ● **Introduced web-based insurance policy access for automobile insurance products**
- 2010 ● **NKSJ Holdings, Inc. (now Sompo Japan Nipponkoa Holdings, Inc.) established**
 - Formulated the NKSJ Group's CSR Basic Policy
 - Sompo Japan Foundation (now Sompo Japan Nipponkoa Welfare Foundation) started to offer financial support to ASEAN countries
 - Launched Weather Index Insurance in Thailand
 - ◇ 10th Conference of the Parties (COP10) to the Convention on Biological Diversity held in Nagoya
 - 37 Group companies participated in the Japan Business and Biodiversity Partnership
 - Started consultation services on biodiversity
 - ◇ ISO 26000 (international standard on social responsibility) published
- 2011 ● ◇ **Great East Japan Earthquake occurred**
 - Started to collect ESG data of the Group
 - Sompo Japan (China) (now Sompo Japan Nipponkoa (China)) published its first CSR report
 - **Started the SAVE JAPAN Project to conserve biodiversity**
 - Sompo Japan Environment Foundation (now Sompo Japan Nipponkoa Environment Foundation) started research on climate change adaptation
 - Established Nipponkoa Smile Kids Foundation (now Sompo Japan Nipponkoa Smile Kids Foundation)
 - Signed the Principles for Financial Action towards a Sustainable Society
 - **Started to organize the NKSJ Volunteer Days (now the SOMPO HOLDINGS Volunteer Days)**
- 2012 ●
 - Specified the Five CSR Material Issues of the Group
 - Established Prime Assistance Inc. in order to enter the assistance services market
 - Signed the Women's Empowerment Principles (WEPs)
 - ◇ United Nations Conference on Sustainable Development (Rio+20) held in Rio de Janeiro
 - Signed the UNEP FI Principles for Sustainable Insurance (PSI)
 - Purchased shares of Cedar Co., Ltd. as a Group company in order to enter the elderly care services market
 - Acquired ISO 39001 (international standard for road traffic safety management system) certification
- 2013 ●
 - Started environmental programs for community contribution
 - Achieved carbon neutrality (Nipponkoa (now Sompo Japan Nipponkoa Insurance), Sompo Japan Nipponkoa Risk Management)
 - Started to consider promoting the Group's CSR by measuring KPIs
- 2014 ●
 - Established the Sompo Japan Nipponkoa Group's "Group CSR Vision," "Group Environmental Policy," "Group Policy for Human Dignity and Human Rights" and "Six CSR Material Issues"
 - KPIs defined for Group CSR initiatives
 - Signed Japanese version of the Stewardship Code (Sompo Japan Nipponkoa Insurance, Sompo Japan Nipponkoa Asset Management)
 - Special exhibition of "Sunflowers" by Van Gogh held in an effort to support restoration of the areas affected by the Great East Japan Earthquake
 - Started the Bosai JAPAN-DA Project
 - Launched a road safety program in Indonesia and maternal and child health program in Myanmar
 - Launched Typhoon Guard Insurance in the Philippines
 - Business collaboration in long-term care field with Message Co.
- 2015 ●
 - Capital participation in SCOR SE (Equity method investment)
 - Entered home remodeling business (FRESHHOUSE Co.)
 - Joined Business Call to Action (BCTA) with commit to deliver weather index insurance

CSR highlights in recent years

2009~



29.3 million policies

Web-based automobile insurance policy

An option for policyholders to access their policy via the web was introduced in order to increase customer convenience and reduce our environmental footprint. More than 24.6 million customers have chosen web-based policies, forgoing the conventional paper-based format.

2011~



3,000 employees

The Great East Japan Earthquake—continuous support for recovery

More than 3,000 employees were sent to the areas affected by the Great East Japan Earthquake to facilitate prompt insurance payments. We are also providing continuous support through our core business and other activities to meet the evolving needs of disaster-hit areas.



24,000 participants

SAVE JAPAN Project

During the three years from 2011 to 2014, more than 24,000 people raised their environmental awareness by joining this community-based biodiversity conservation program implemented in all prefectures in Japan in collaboration with environmental and other NGOs/NPOs.



10,000 volunteers

SOMPO HOLDINGS Volunteer Days

The Group organizes the Sompo Japan Nipponkoa Group's Volunteer Days every year to raise the group employees' awareness of social contribution and to continue its efforts to support the areas affected by the Great East Japan Earthquake. Every year, approximately 10,000 group employees in Japan and overseas engage in volunteer activities such as environmental conservation and social welfare.

2014~



30 schools

Road safety project in Indonesia

Sompo Japan Nipponkoa Insurance and PT. Asuransi Sompo Japan Nipponkoa Indonesia have teamed up with Save the Children Japan, an international NGO that promotes children's rights, to launch a road safety project in Bandung, West Java, with the aim of creating a safer environment for children.

Insurance and Financial Products / Services for Contributing to a Sustainable Society

* ESG stands for Environment, Social, and Governance.

P&C Insurance				
Contribution to ESG		Products/Services and Description	Offered by	
Automobile insurance products/services				
	S	A free smartphone app designed to support safe driving	Sompo Japan Nipponkoa	
E	S	Promoting web-based insurance policy and clause and the web-based insurance contracts.	Sompo Japan Nipponkoa / Sonpo24	
E		Application of the insurance premium discount for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars.	Sompo Japan Nipponkoa Saison Automobile & Fire	
E	S	Promoting the usage of recycled automobile parts and second hand parts in an incident of a car accident.	Sompo Japan Nipponkoa	
E		Special policy that covers the excess amount of repair costs over the market price of the insured accident car in order to encourage car repairs and reduce the scrap cars.	Sompo Japan Nipponkoa	
E		Special policy that covers the excess amount of repair costs over the market price of the third party's car damaged by the insured car in an accident in order to encourage car repairs and reduce the scrap cars.	Sompo Japan Nipponkoa	
E		Contract procedures that can be completed only by online or phone to reduce use of contract paper	Saison Automobile & Fire / Sonpo24	
E		Discount on premiums for customers who don't need the delivery of the insurance policy	Saison Automobile & Fire / Sonpo24	
Fire and new types of insurance products/services				
E	S	The cleaning services of the insured buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters to restore them faster than the replacement with completely new ones.	Sompo Japan Nipponkoa	
E		A special clause for covering rooftop greening and environmental protection costs for buildings		
	S	G Insurance mainly for small and medium-sized enterprises that guarantees prompt insurance payments and supports business continuity after a severe earthquake		
E	S	G A special clause for photovoltaic power generation companies that covers a decrease in operating income caused by a disaster		
E	S	Insurance for damages caused by nuclear decontamination work conducted by local governments		
E	S	Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance		
E	S	Insurance specifically for services gas stations that covers risk of soil pollution and soil remediation costs		
E	S	Liability insurance for waste generators who are required by law to remove their industrial waste in the event that it is dumped illegally		
E	S	Liability insurance for medical institutions in the event that their waste is dumped illegally		
	S	Insurance for doulas—workers who assist women before, during, and after childbirth—that covers their legal liability for damages arising in the course of their work		
E	S	Insurance with a special clause that covers soil testing costs (costs of checking whether or not soil on the site premises is contaminated after the spill, overflow, or leak of a contaminant)		
E		Insurance that covers rooftop greening for buildings and environmental protection costs.		
	S	Free-of-charge telephone health counseling for workers, as well as consultation for human resource and labor department personnel, of companies purchasing our comprehensive workers' compensation insurance		
	S	Insurance that covers the risk of long-term absence from work due to mental disorder and offers comprehensive services for reducing mental health risks		
	S	Comprehensive services for reducing mental health risks		
	S	Insurance with comprehensive services for reducing mental health risks of expatriate employees appointed overseas		
	S	Insurance that covers injury and other risks confronting elderly people		
	S	Insurance that supports preparing for self-managed retirement fund		
E		A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament.		
E	S	G Services for local financial institutions that promote initiatives to make agriculture the sixtiary industry		
E	S	G Support for corporate measures against environmental pollution		
	S	G Comprehensive compensation for recipients' risks in asset based lending and account receivable lending by financial institutions		
E	S	Fire insurance for wind power generation companies with a special clause that covers costs to prevent a recurrence of accidents		
	S	Conducting performance check / inspection service of Boiler and Class-1 Pressure Vessel based on the Industrial Safety and Health Act as a performance inspection agency registered by the Ministry of Health, Labour and Welfare		
	S	Conducting periodic safety management review, safety management inspection on welding and pre-service safety management review concerning thermal power plants, etc. based on the Electricity Business Act as a performance inspection agency registered by the Minister of Economy, Trade and Industry		
Other types of insurance products/services				
	S	Insurance for private schools that covers tuition and other fees exempted with the aim of supporting students at elementary, junior high and senior high schools to continue studying until graduation		Sompo Japan Nipponkoa
E	S	Weather index insurance, a product developed as part of climate change adaptation measures that is aimed at reducing drought damage suffered by rice farmers in Thailand		Sompo Japan Nipponkoa Group
E	S	G Support for corporate business continuity	Sompo Japan Nipponkoa	
E	S	A financial product to reduce risks by covering a decrease in corporate revenues and increase in expenditures caused by changes in temperature, wind, precipitation, duration of sunshine, and other climatic conditions		
E	S	A joint program of World Bank and the Japanese government which is aimed at reducing the risk of natural disasters in island countries in the Pacific Ocean	Sompo Japan Nipponkoa Group	
	S	In India, we had built a business model of combining insurance with microfinance for farmers. Micro insurance packages with a wide range of cover, including illness, injury cover, fire and livestock insurance are sold in low prices.		
Life Insurance Products/Services				
Contribution to ESG		Products/Services and Description	Offered by	
	S	The costs for an operation to harvest bone marrow stem cells for bone marrow stem cell transplantation are covered.	Sompo Japan Nipponkoa Himawari Life	
	S	The costs for treatment of a cancer are covered even when it does not involve hospitalization and requires only outpatient treatment.		
	S	A part or whole of the whole life insurance benefit is paid if the insured is certified care level of 4 or 5 under a public long-term care insurance system.		
	S	A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits		
	S	Providing a wide range of services from consultation on health, healthcare, care, tax, laws, and introducing home security products provided by security companies		
E		Policy documentation and guides offered in CD-ROM format		

Financial Products			
Contribution to ESG		Products/Services and Description	Offered by
E		SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value	Sompo Japan Nipponkoa Asset Management
E	S G	SRI fund for investing in Japanese companies that are highly evaluated in ESG	
E		Japanese stock fund that attaches importance not only to high recognition in environmental management and financial value but also to high dividend yields	
E	S G	SRI fund for investing in Japanese companies that are highly evaluated in ESG for institutional investors	
E		SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value for institutional investor	

Other Services			
Contribution to ESG		Products/Services and Description	Offered by
Assistance services			
	S	Arrangements for emergency services such as for a tow truck in response to various car troubles, including a flat battery or being locked out of the vehicle	Prime Assistance
	S	Expert emergency repair services are arranged with regard to plumbing, locks, electricity, fittings, and other parts of the house.	
	S	A program that, under home warranty insurance, offers a combination of administrative services for repairing household equipment (ventilating fan, water heater, air conditioner, etc.) after the expiration of the manufacturer's warranty period and arrangements for home assistance services	
	S	A program developed for companies operating overseas that offers temporary payment of medical expenses to a local medical institution on behalf of expatriate employees; support for claims for health insurance/overseas travel insurance; and information on local medical institutions	
Physical healthcare services			
	S	A program used by health insurance societies and other medical insurers to prevent lifestyle diseases among the insured by providing specific health guidance and other services	Healthcare Frontier Japan
	S	A health guidance program used by health insurance societies and other medical insurers to support the health improvement of, and reduce payments to, "young-old" people	
	S	A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance	
Mental healthcare services			
	S	Human resource resilience level measurement tool (LLaxMRP)	Sompo Japan Nipponkoa Healthcare Services
	S	<ul style="list-style-type: none"> Mental health checkup/counseling (face-to-face/phone/online) (LLax counseling) Mental stress check & counseling package service (LLax check & counseling) Around-the-clock telephone counseling regarding health and long-term care 	
	S	<ul style="list-style-type: none"> Mental health promotion & disease prevention package (LLax seed, LLax seed α) Labor productivity measurement program (LLax WLQ-J) 	
	S	Case management program, reinstatement support program (LLax standard & come-back support)	
	S	Planning, operation, and implementation of mental healthcare training (LLax training)	
	S	Mental healthcare service package for overseas expatriates and their families (LLax Global)	
Long-term care services			
	S	<ul style="list-style-type: none"> Private long-term care center (daily long-term care for residents of specified facilities) Group home (communal daily long-term care for dementia patients) Short stay (short-term admission for daily long-term care) Multifunctional long-term care in a small group home 	Ceder
	S	Support for motor function improvement through rehabilitation (outpatient day long-term care)	
	S	<ul style="list-style-type: none"> Home-visit nursing care Home-visit long-term care Care plan preparation service (in-home long-term care) 	

Consulting Services			
Contribution to ESG		Products/Services and Description	Offered by
	S G	Support for global companies risk management framework and measures.	Sompo Japan Nipponkoa Risk Management
	S G	Support for preparing a business continuity plan (BCP) to establish in advance necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster	
	S G	Support for planning, implementation and evaluation of training aimed at improving the level of BCM systems with a focus on motivating management, developing risk management staff and integrating segments/offices	
	S G	Support for companies seeking to obtain certification under ISO22301, the international standard for business continuity management systems (BCMSs)	
	S G	Support for food companies (e.g., manufacturers, wholesalers, retailers) in food safety control, proper labeling, response to food accidents, etc. required for food safety and security and consumer trust in food	
	S G	Support for companies seeking to obtain certification under ISO39001, the international standard for road traffic safety management systems (RTSMSs)	
E		Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants	
E		Diagnosis of fire and crime risk at mega solar power plants, conducted in partnership with Sohgo Security Services Co., Ltd.	
E	S G	Support for CSR promotion, external evaluation and analysis of CSR, and CSR information disclosure as a whole, including assistance for ISO 26000-based strategic CSR management and development of management systems, CSR marketing using social media, assistance for responding to SRI surveys, and preparing CSR reports and integrated reports	
E	S G	Launched consulting service for ISO 20121 certification, the international standard for event sustainability management systems	
E		Support for the calculation of CO ₂ emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry	
E		Both Tokyo Cap-and-Trade (mandatory emissions trading scheme), launched by the Tokyo Metropolitan Government, and the Target-Setting Emissions Trading Program, launched by Saitama Prefecture, require verification by a registered verification agency in determining standard greenhouse gas emissions and accrediting businesses that comply with the standards. Our company is a registered verification agency.	
E		Assessment of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Tokyo, an international environmental NGO.	

For the outlines and details of other risk consulting services, visit the website of Sompo Japan Nipponkoa Risk Management Inc. <http://www.sjnk-rm.co.jp/english/index.html>

Declarations to Society and Participation in CSR Initiatives

To solve social issues on a global level, the collaboration of multiple organizations is indispensable. The Sampo Japan Nipponkoa Group actively participates and endeavors to take a leading role in a wide variety of international and domestic initiatives.

Business Call to Action (BCTA)

The BCTA is a global initiative launched in 2008 by the United Nations Development Programme (UNDP) and five government institutions that challenges companies to develop business models with the potential to achieve both commercial success and sustainable development outcomes. A weather index insurance provided by Sampo Japan Nipponkoa Group in Southeast Asia has been recognized as meeting the requirements for membership in the BCTA. This makes us the first financial institution in Japan, and the first property and casualty (P&C) insurance group in the world, to be granted membership.



United Nations Global Compact (UN GC)

Advocated by the then UN Secretary-General Kofi Annan in July 2000, the UN GC is a partnership initiative between the UN and businesses that motivates companies to enhance better corporate citizenship by voluntarily addressing the issues of human rights, labor, the environment, and anticorruption. Sampo Japan Nipponkoa Group became a signatory in 2006.



Women's Empowerment Principles (WEPs)

The Women's Empowerment Principles (WEPs), a joint initiative between UN Women and the UN Global Compact, offer a framework for business on how to empower women in the workplace, marketplace and community. The 7 WEPs Principles seek to point the way to best practice in advancing gender equality by elaborating the gender dimension of corporate responsibility, the UN Global Compact, and business' role in sustainable development. Sampo Japan Nipponkoa Holdings became a signatory of WEPs in June 2012.



Caring for Climate

Caring for Climate is an initiative established by UN GC, UN Environment Programme, UN Framework Convention on Climate Change (UNFCCC) in 2007 to advance the role of business in addressing climate change. Sampo Japan Nipponkoa is a member of the steering committee.

United Nations Environment Programme Finance Initiative (UNEP FI)

UNEP FI is an international financial sector network. Since its launch in 1992, the initiative has promoted the integration of environmental considerations into all aspects of the financial sector's operations and services in pursuit of sustainable development that is conducive to both economic progress and environmental protection. Sampo Japan Nipponkoa became a signatory in 1995.



United Nations Principles for Responsible Investment (UN PRI)

UN PRI was formulated by the UNEP FI as a declaration by financial institutions that they will take ESG issues into account when making investment decisions. In 2006, Sampo Japan Nipponkoa became the first Japanese insurance company to become a signatory to these principles and Sampo Japan Nipponkoa Asset Management also became a signatory in January 2012.



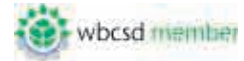
United Nations Principles for Sustainable Insurance (UN PSI)

UN PSI was formulated by the United Nations Environment Programme Finance Initiative (UNEP FI) in June 2012, as a declaration by financial institutions that they will take ESG (Environment, Social, and Governance) issues into account through their business operations. Sampo Japan Nipponkoa has participated in the development of the principles and became a signatory in June 2012.



World Business Council for Sustainable Development (WBCSD)

The WBCSD, established in 1995, is a CEO-led global association of companies. Company leaders from around the world provide industry leadership on the environment and sustainable development through lively debate, policy recommendations, and other activities. Sampo Japan Nipponkoa Insurance is the only Japanese financial institution participating in the initiatives of the WBCSD. We are also a board member of Redefining Value, a cross-cutting WBCSD program focused on advancing the measurement, valuation, and reporting of non-financial aspects of business impacts and performance, and a member of the Reporting Matters advisory board.



CDP

CDP is a collaborative initiative by the world's leading institutional investors. This international initiative encourages businesses worldwide to adopt climate change strategies and disclose their GHG emissions. Sampo Japan Nipponkoa has been a member since 2005 as an institutional investor.



ECO FIRST Business

In November 2008 the Sampo Japan Nipponkoa Group became the first companies in the insurance business to be accredited by the Minister of the Environment, Japan as an "ECO FIRST Business." Under the ECO FIRST system, companies make a commitment to the Minister of the Environment, Japan about the environmental conservation initiatives they will take in fields such as combating global warming.



Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century) (PFA)

These principles were formulated in October 2011 as action principles for financial institutions to fulfill their roles and responsibilities to develop a sustainable society. Sampo Japan Nipponkoa was actively involved in the formulation, participating as members of the drafting committee. In December 2011, seven Sampo Japan Nipponkoa Group companies including Sampo Japan Nipponkoa became signatories to these principles.

Keidanren Committee on Nature Conservation (KCNC), Keidanren One Percent Club, Council for Better Corporate Citizenship (CBCC)

KCNC financially supports NGOs/NPOs working on the conservation of biodiversity and nature through the Keidanren Nature Conservation Fund (KNCF), while promoting companies' awareness of biodiversity and nature conservation as well as communication and cooperation with NGOs/NPOs. The Keidanren One Percent Club provides information on social contribution activities conducted by companies to promote companies' further involvement in social contribution, while acting as a coordinator for the cooperation between companies and NGOs/NPOs. CBCC is an organization established by Keidanren that is responsible for planning and operating lectures and other events on CSR, promoting exchanges and collaboration with overseas CSR-related organizations, and conducting research and study through sending delegates abroad and other means. Sampo Japan Nipponkoa has been the chairman of the Keidanren One Percent Club, KCNC, and CBCC since 2008, 2012, and 2013, respectively.

Japan Business and Biodiversity Partnership

The Japan Business and Biodiversity Partnership was founded in October 2010 to coincide with the 10th meeting of the Conference of the Parties to the Convention on Biological Diversity (COP10). The partnership was established by businesses, economic organizations, governments, NGOs/NPOs, and other parties that endorse the Japan Business and Biodiversity Partnership Action Policy. The Sampo Japan Nipponkoa Group companies signed up to the partnership when it was established.

Topics



The initiatives in which the Group participates are published and introduced as CSR good practices around the world through various media. Our initiatives are also reported by these initiatives. The following are few examples.

World Business Council for Sustainable Development Towards a Social Capital Protocol A Call for Collaboration
<http://www.wbcsd.org/Pages/Adm/Download.aspx?ID=9127&objectTypeId=7>

This report, compiled by the WBCSD, argues that business success should be measured by "true value" and that companies should use "true costs" and "true profits" in their internal decision-making and external reporting. In this report, social return on investment (SROI) analysis of the SAVE JAPAN Project, a biodiversity conservation program implemented by Sampo Japan Nipponkoa Insurance in partnership with more than 100 NGOs/NPOs, was introduced as a leading example.

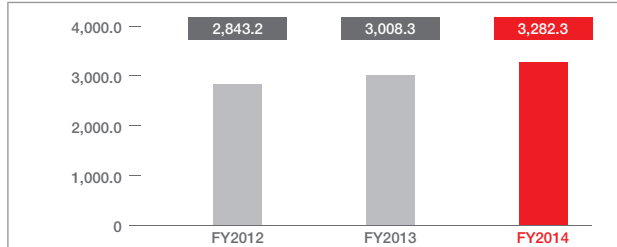
Triple Bottom Line

Economic, Environmental and Social

The Sompo Japan Nipponkoa Group strives to quantify its impact on society in the economic, environmental, and social dimensions. The graphs below show three-year changes in our ordinary income and ordinary profit as economic impacts, GHG emissions, electricity use, and paper use as environmental impacts, and the number of employees, ratio of female managers, and ratio of outside directors as social impacts.

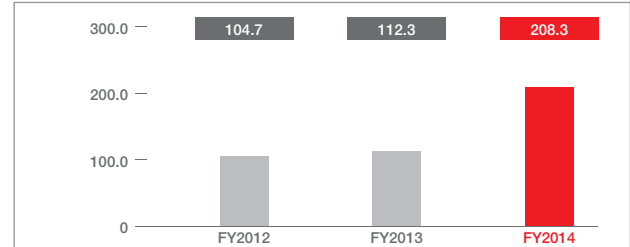
Ordinary Income

(Billions of yen)



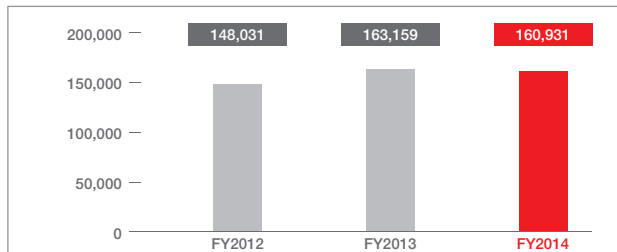
Ordinary Profit

(Billions of yen)



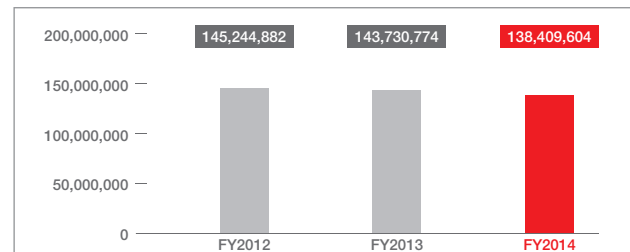
GHG (Total)

(t-CO₂)



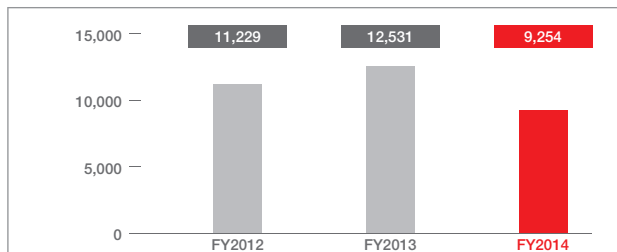
Electricity

(kWh)



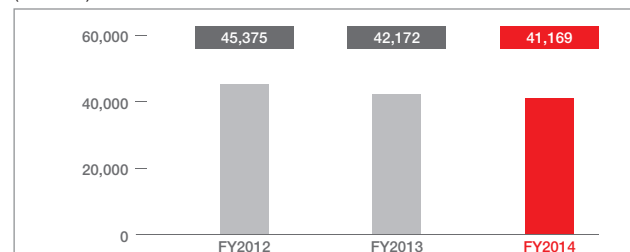
Paper consumption

(t)



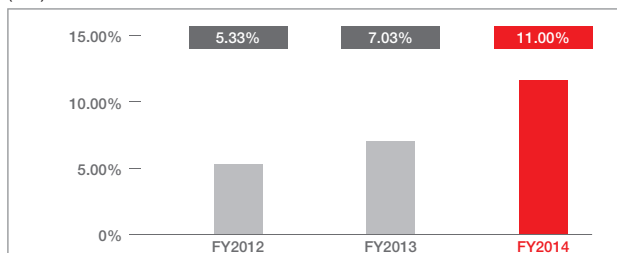
Total number of employees

(Persons)



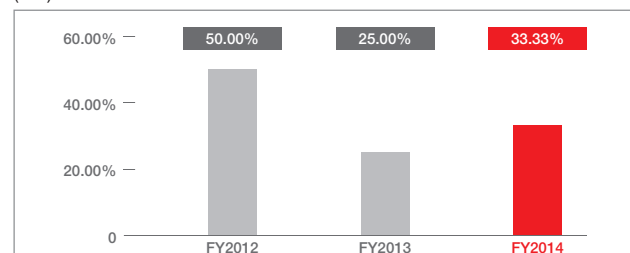
Ratio of female employees in managerial positions

(%)



Ratio of number of outside directors in board member

(%)



Editor's Note

It has been a quick five months since organizing our report team in April. When preparing the report we involved the various company divisions and group companies in selecting report content, and also made an effort to incorporate outside perspectives by conversing with external experts. This fiscal year we took on the new challenge of preparing report content with an increased awareness of overseas stakeholders. Going forward, we will intensify CSR initiatives on a group-wide and global level, and also continue to advance efforts to disclose non-financial information with a high degree of transparency.





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