

Communities

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▶ **Supporting Disaster Preparedness in Communities**

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Prevention of Road Traffic Accidents

Yellow Badge Donation

Partnerships

Every spring, Sompo Japan Nipponkoa donates Yellow Badges that come with traffic accident insurance to first-grade students just entering elementary school in Japan. The aim is to raise students' awareness of road traffic safety and enlist cooperation from car drivers and local residents to reduce road traffic accidents. Started in 1965 following a newspaper article featuring an appeal by a mother who lost her child in a road traffic accident, the campaign marked its 54th anniversary in 2018. This program has been conducted jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and the Dai-ichi Life Insurance Company. The total number of badges distributed so far reaches to approximately 65.5 million.



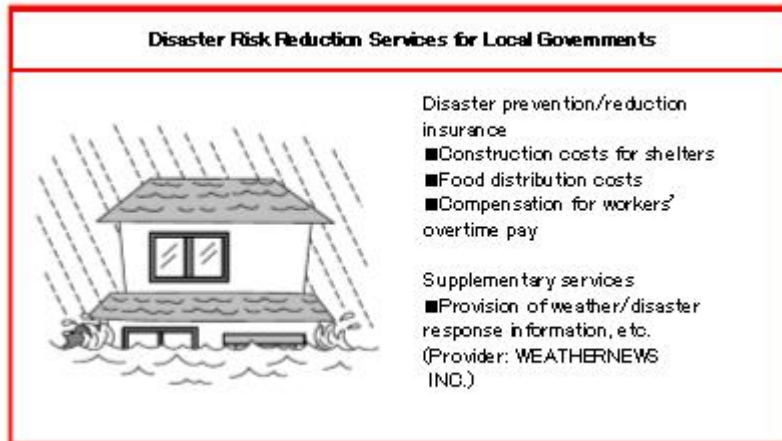
Yellow Badge; Approximately 65.5 million badges have been distributed so far

Supporting Disaster Preparedness in Communities

Insurance Industry's First Disaster Risk Reduction Service for Local Governments

Products & Service

To prevent losses for citizens due to natural disasters, local governments need to take timely actions, such as issuing evacuation advisories. Meanwhile, costs may arise (such as costs to open shelters) even if a disaster does not occur at the magnitude that was anticipated, so local governments face challenges in deciding when to issue evacuation advisories or other guidance if they aim to minimize losses for the community. In this context, Sompo Japan Nipponkoa has developed services to support local governments in creating rapid response systems, by providing insurance to compensate them for costs associated with the issuance of evacuation advisories and other guidance, and by providing weather and response information. More than 100 local governments have already purchased the insurance since they launched. They will keep developing and expanding this product and service to improve disaster resilience, and collaborate with stakeholders to realize a safer, more secure world.



Contributing to Welfare

Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School — Sompo Japan Nipponkoa Smile Kids Foundation

Partnerships

Sompo Japan Nipponkoa Smile Kids Foundation, established in 2011, operates a nursery school on the first floor of a building owned by the company in Bunkyo Ward, Tokyo.

The Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School, which is accredited as meeting the government standards, accommodates 60 children up to the age of five, whose parents are residing in Bunkyo Ward and both working. On sunny days, the children go out for walks to parks and along a row of cherry trees facing the Kanda River. They also enjoy snacks and lunches prepared by nutritionists, as well as seasonal events including sports day and outings.

The nursery school also offers a variety of fun educational programs that allow children to learn numbers and characters, music classes, physical education, and reading English picture books to children. In addition, the nursery school host summer and fall festivals and a traditional New Year Mochi (rice cake) pounding in collaboration with local neighborhood associations not just for its enrolled children but also for everyone in the local child rearing household. Efforts are also made to improve the working environment of childcare workers, and this led us to be recognized by the Tokyo Metropolitan Government as a company working earnestly to promote work-life balance.

Together with highly motivated childcare workers, the nursery school will continue striving to provide even better care for children, support childrearing of parents in the community, and gain the favor of local residents.



Industry-Academia Collaboration: Diversity on the Arts Project (DOOR)

Partnerships

Sompo Holdings, in collaboration with Tokyo University of the Arts (TUA), launched a Diversity on the Arts Project (DOOR) (Director: Katsuhiko Hibino, Dean of the Faculty of Fine Arts) from April 2017 aiming to leverage diverse art values in society, to train personnel who contribute to social inclusion and to create a social environment in which diverse people can live together. As specific initiatives, a series of systematic and practical lectures on “art × welfare” were held at TUA from April 10, 2017, and a DOOR base has been established in the suburban area near TUA. The base is a venue for DOOR attendees to interact and engage in autonomous activities and aims to serve as a “door” that opens up DOOR activities to the local community, visualizing the diverse values latent in the community, and creating opportunities to enrich the community.



Exhibition by Children with Intellectual Disabilities

Arts & Culture

Every year an exhibition of works by children with intellectual disabilities has been held in our headquarters building in Shinjuku, Tokyo that is home to the Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art. The exhibition, which we have been involved with since fiscal year 2003, provides those children 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 our headquarters to view their works and also spend time with our employees, such as by having lunch together in our employee cafeteria.



Exhibition of works by children



Employees interacting with children

SOMPO Paralympic Art Contest: Support for Art by Persons with Disabilities to Realize an Inclusive Society

Arts & Culture

Sompo Japan Nipponkoa agrees with the purport of the Paralympic Art Contest organized by the Shougaiha Jiritsu Suishin Kikou Association to promote social participation by people with special needs and their economic independence, and has participated in the contest as a top sponsor from fiscal year 2016. In fiscal year 2017, with the cooperation of the Japan Pro-Footballers Association and Japan Basketball Players Association, football and basketball were chosen as the theme of the contest. 758 paralympic art entries were received from throughout Japan, and of which 60 were awarded prizes that adding celebrities in the the examination who succeed in various fields including art and sports.

Sompo Japan Nipponkoa established the SOMPO Paralympic Art 47 Prefectures Award which was awarded to one entry from each one of Japan's 47 prefectures. Employees from its sales offices around the country presented the award to the winners.

The works by the recipients of the 47 Prefectures Awards were exhibited at our headquarters building in Shinjuku from December 13 to 25, 2017 to public audience including visitors to the Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art.



Adaptation to Climate Change

Insurance Products that Promote Renewable Energy

Products & Service

With Japan's Renewable Electric Energy Feed-In-Tariff system starting to operate in July 2012, and a growing number of companies and other entities have been participating in renewable energy projects. For entrants into the renewable energy electricity market, we offer insurance to cover emergencies as well as risk analysis services for the project facilities' site environments.

●Fire Insurance for Wind Power Companies: Special Clause Covers Costs to Prevent Recurrence of Accidents

Sompo Japan Nipponkoa offers fire insurance for wind power companies with a rider that covers costs for actions to prevent accidents from recurring. For wind power companies, if accidents occur, the losses can tend to be expensive, and similar accidents are likely to recur. Thus, it is important for the management of wind power companies to identify the causes of an accident, and take measures to prevent recurrence. To address these issues, Sompo Risk Management is supporting the stable management of wind power companies by developing this rider, which incorporates our accident recurrence prevention knowhow, to provide insurance and risk management services.

●Property and Casualty Insurance for Offshore Wind Power Companies

For offshore wind power projects, insurance coverage was arranged separately for the construction process and project operations after completion. But from the perspective of preventing gaps in insurance coverage and improving the efficiency of project management, many businesses were asking for unified insurance. In response, Sompo Japan Nipponkoa now offers insurance in the event of the occurrence of damage to offshore wind power facilities due to unforeseen or sudden accidents during facility construction and operations.

●Risk Diagnosis Services for Renewable Energy

Since September 2012, Sompo Risk Management has been offering risk diagnosis services for renewable energy. These services make use of knowledge accumulated through our risk analysis services relating to natural disasters such as earthquakes, flooding, and lightning strikes, as well as the development of risk maps. The services aim for a stable electricity supply from renewable energy, which has a low environmental impact, and involve analysis and diagnosis of site risks for renewable energy facilities such as photovoltaic and wind power electricity generation facilities.

●Risk Diagnosis Services for Wind Power Businesses at the Planning Stage

Sompo Risk Management analyzes and grades various risks during the operation of both land-based and offshore wind power operations when they are at the planning stage. These services are aimed at reducing the potential risks of projects by encouraging the operators to take steps to reduce risks based on assessments, thereby reducing the amount of risk exposure before starting the projects.

●Risk Inspections and Diagnosis Services for Wind Power Facilities in Operation

Sompo Risk Management selects turbines at power generation sites that have a high probability of major accidents or breakdowns, then conducts third-party inspections and diagnosis of business risk. These are considered to be detailed inspections of critical risks.

●Development of Risk Assessment Model for Wind Power Facilities

Sompo Risk Management has developed a risk assessment model for wind power facilities. Identifying the risk of electrical or mechanical breakdowns and accidents due to natural disasters and other factors using the risk assessment model enables us to quantitatively ascertain the risk of wind power projects and calculate the appropriate insurance premiums. They will further develop their services that use the risk assessment model and contribute to the spread of wind power.

●Financial Impact Analysis Service for Wind Power Projects

Sompo Risk Management offers a service for wind power projects that evaluates the probability of losses occurring due to accidents from natural disasters and typical breakdowns, as well as losses due to a halt of operations when a breakdown or accident occurs, and then quantitatively evaluates the impacts of identified risks on the cash flows of business plans.

●Second Opinion Service for Wind Power Companies

Sompo Japan Nipponkoa and Sompo Risk Management started offering a second opinion service in November 2016 for wind power companies that have purchased a fire insurance policy from Sompo Japan Nipponkoa. Through this service, they offer advice on how to handle various types of trouble that could occur in operations and maintenance. When consulted on wind power operations and maintenance, Sompo Risk Management compiles advice from wind power maintenance companies, experienced engineers and experts, and then provides it to the client.

●Insurance Due Diligence Service for Wind Power Companies

Sompo Risk Management offers insurance design services, with comprehensive risk assessment in consideration of the risk reduction effect by preventive maintenance efforts on operation and maintenance (O & M) of wind power companies, before arranging insurance for wind power facilities.

Development of Flood Risk Assessment Methods for Japan and Asian Countries

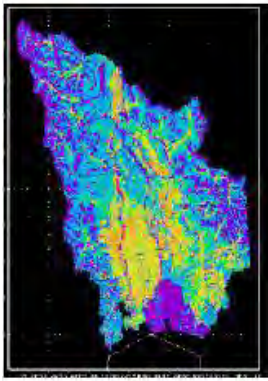
Products & Service

To deal with flood risk, which can be affected by medium- and long-term climate change, Sompo Risk Management is engaged in research and development into flood risk assessment methods for Japan and Asian countries to offer new insurance services and risk consulting services that support adaptation to climate change.

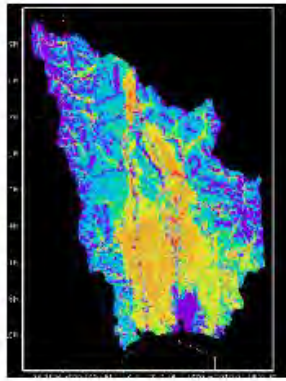
In Japan, Sompo Risk Management is utilizing a flood risk assessment system^{*1}, developed jointly with Kyoto University and Kobe University, for insurance risk management and natural disaster risk consulting. For Thailand, They are using a flood risk assessment system developed jointly with the Foundation of River & Basin Integrated Communications, Japan, to manage insurance risk and develop insurance products. They have also developed new flood scenario risk assessment methods^{*2} for major urban areas in Indonesia, the Philippines, Malaysia, Singapore, and Brazil. With these methods, They now have methods in place that enable them to assess flood scenario risks in seven countries in Asia (methods have already been developed for China, Vietnam, and Thailand), and one country in South America. They plan to steadily expand the area to which they can apply these flood risk assessment systems and methods.

In fiscal year 2015 they started new joint research with the Disaster Prevention Research Institute at Kyoto University and the Research Center for Urban Safety and Security at Kobe University, with the aim of enhancing the precision of flood risk assessments in Japan and Asian countries. Going forward, they intend to actively apply their flood risk assessment expertise to the management of insurance risk in Japan and other countries, the development of insurance and derivative products, and risk consulting services, in order to propose concrete and practical solutions.

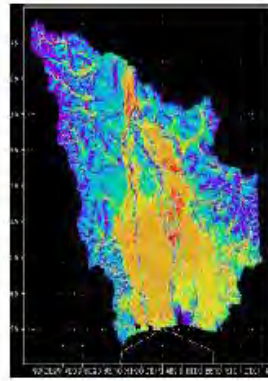
- *1 Flood risk assessment system: A system to assess flood damage stochastically over year, based on various assumed rainfall scenarios.
- *2 Flood scenario risk assessment method: A method to assess flood damage under certain pre-set rainfall scenarios, including past heavy rainfall that has been measured, and probable heavy rainfall (e.g., rainfall of a certain intensity with the likelihood of once in 100 years).



10年に1回程度発生
する浸水状況



100年に1回程度発生
する浸水状況



1000年に1回程度発生
する浸水状況

タイの洪水リスク評価システムに組み込まれた浸水想定図。頻発する災害からめったに起きない大規模な災害までの被害を想定し、洪水リスクを評価する。

Awarded "Highly Commented Paper 2017" by Journal of Flood Risk Management

Sompo Risk Management conducts joint research with the Research Center for Urban Safety and Security at Kobe University and Disaster Prevention Research Institute at Kyoto University from 2010 in order to develop the flood risk assessment method.

In this joint research, they developed a method to calculate economic damage due to flood by combining engineering rainfall outflow and flood simulation technology with technology to estimate stochastic insurance loss amount.

Sompo Japan Nipponkoa and Sompo Risk Management developed flood risk assessment methods in FY2015, and they utilize the method for risk management of insurance and risk consulting for enterprises.

Also, the academic papers for this basic model won Highly Commended Paper of Outstanding Paper Award 2017* by Journal of Flood Risk Management(hereafter, "JFRM"), which published by Wiley in the UK.

* Outstanding Paper Award 2017 by JFRM

JFRM is a specialized academic journal in the field of flood disasters, and the influence in this research field is large worldwide and has received high praise from researchers all over the world. Outstanding Paper Award is an especially excellent paper that is honored from all the papers published in this academic journal over the course of a year.

Mitigation of Climate Change

Environmental Impact throughout the Value Chain and Efforts for Environmental Conservation

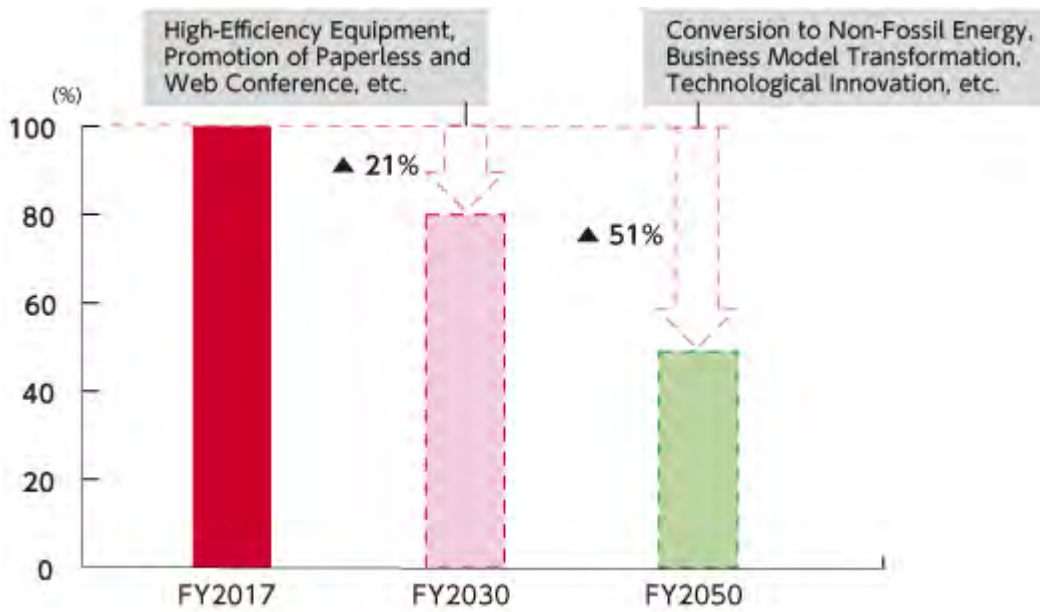
Partnerships

We have in the past set Group-wide greenhouse gas (GHG) emission reduction targets of 40% by fiscal year 2020 and 70% by fiscal year 2050 compared to fiscal year 2002 levels, and have strived to reduce our environmental impact throughout the value chain while developing energy and resource conservation initiatives. As a result, due to successfully meeting our target for fiscal year 2020 in fiscal year 2016, we reviewed the targets and set new mid- to long-term targets that aim for a 21% reduction by 2030 and a 51% reduction by 2050 compared to fiscal year 2017 levels across the Group. We are committed to set the Science Based Targets (SBT), a global initiative that supports achieving the Paris Agreement's 2 °C goal, and our new mid- to long-term targets are inline with the SBT recommended reduction level. The range of GHG emissions to reduce includes emissions generated directly from the use of gasoline and other fuels (Scope 1), emissions, indirectly from consumption of electricity and heat (Scope 2), and indirectly from such business activities as sales, business trips, printing and other use of papers, transport, and disposal (Scope 3).

GHG emissions in fiscal year 2017 were down by 4.6% from the previous year (excluding the influence of Sompo International which began to operate as a member of our Group in fiscal 2017), and paper consumption was reduced by 12.9% from the previous year, thanks to the introduction of high-efficiency equipment such as LED lighting, and encouraging products, services, and internal administrative activities for paperless operations.

The CSR management system, which covers 28 Group companies in Japan, renewed its ISO 14001 certification in January 2018, and going forward, we plan to accelerate our efforts across the entire Group.

New Group-Wide Mid- to Long-Term GHG Emission Reduction Targets



21% Reduction in FY 2030, 51% Reduction in FY2050 from FY 2017 Levels

Environmental Accounting

Partnerships

The Group has set mid- to long-term GHG emission reduction targets and considered the environment in the course of business operations, such as using renewable energy in Japan and throughout the world. We will contribute to the realization of a resilient, sustainable society by actively working to address environmental issues through dialogue and cooperation with stakeholders.

FY2017 GHG Reduction Investment Cost and Effect

Item	Amount Invested (JPY)	Investment Effect (JPY)	Reduction in CO ₂ (mtCO ₂ e)
Scope 2	1,055,279,168	17,776,956	1,315

Note: The amount invested in FY2017 is mainly the total cost of energy-saving construction work, such as work to upgrade air conditioning equipment in our Group-owned buildings. The investment effect is calculated based mainly on the reduction in the consumption of electricity as a result of energy-saving construction work on our Group-owned buildings.

Environmental Performance

Item	FY2015	FY2016	FY2017
GHG emissions (Scope 1)(t)	18,479	21,517	21,164
GHG emissions (Scope 2)(t)	76,552	76,522	75,207
GHG emissions (Scope 3)(t)	57,800	59,227	58,039
Total waste generation (t)	9,154	7,234	7,979
Clean water usage (kℓ)	508,335	368,720	373,126
Wastewater discharge (kℓ)	429,821	395,061	442,302
Business trips (km)	72,354,921	76,869,498	77,848,495
Share of green purchasing (%)	87.1%	88.2%	89.4%

Contributing to Community through Business

Participating in World Bank's Pandemic Emergency Financing Facility

Products & Service

Sompo Japan Nipponkoa participated in the World Bank's Pandemic^{*1} Emergency Financing Facility in June 2017.

The Government of Japan took up the issue of international health as host country for the G7 Ise-Shima Summit in May 2016, and the World Bank cooperated with the World Health Organization to establish this facility as a new financing mechanism to respond to public health threats, based on lessons learned from the 2014 Ebola virus epidemic in West Africa. Besides avoiding the spread of infectious diseases in developing countries, the aim is to mitigate human and economic losses and then to support a speedy recovery when a serious epidemic occurs, by providing emergency response funding to the target countries and aid organizations.

●Outline

The facility will make pay-outs in the event of an outbreak of a pandemic of a certain scale, funded through derivative transactions with the International Bank for Reconstruction and Development (World Bank Group) or the purchase of catastrophe bonds issued by it. Because the size of pay-outs is determined by objective measures such as the number of cases and deaths, there is no requirement to have damage assessments, and this makes it possible for the recipients to receive pay-outs quickly. Funds equivalent to insurance premiums under this system are covered by donor organizations, including the Government of Japan.

- Term: Three years starting July 7, 2017
- Coverage: \$425 million^{*2} (approximately 47 billion yen)
- Covered perils: Pandemic risks from new influenza strains, Coronavirus, etc.
- Underwriting: Derivatives or catastrophe bonds
- Parties covered: Developing countries (77 countries^{*3}), aid organizations including civil society organizations



Using its cumulative experience and knowhow as an insurance company, Sompo Japan Nipponkoa is contributing to solutions for social issues and working to ensure healthy lives and promote wellbeing in developing countries, by participating in the world’s first system to address epidemic and pandemic risk through insurance and capital markets.

- *1 A pandemic occurs when an infectious disease (especially in the case of an epidemic) spreads across a large region and is expected to have significant infection and mortality impacts.
- *2 The World Bank has secured over \$500 million in funding, including funds other than the insurance window.
- *3 The facility targets countries that are eligible for loans from the International Development Association (World Bank Group).

Providing Micro-Insurance in India — Contributing to Independence of Economically Vulnerable Sections of Society

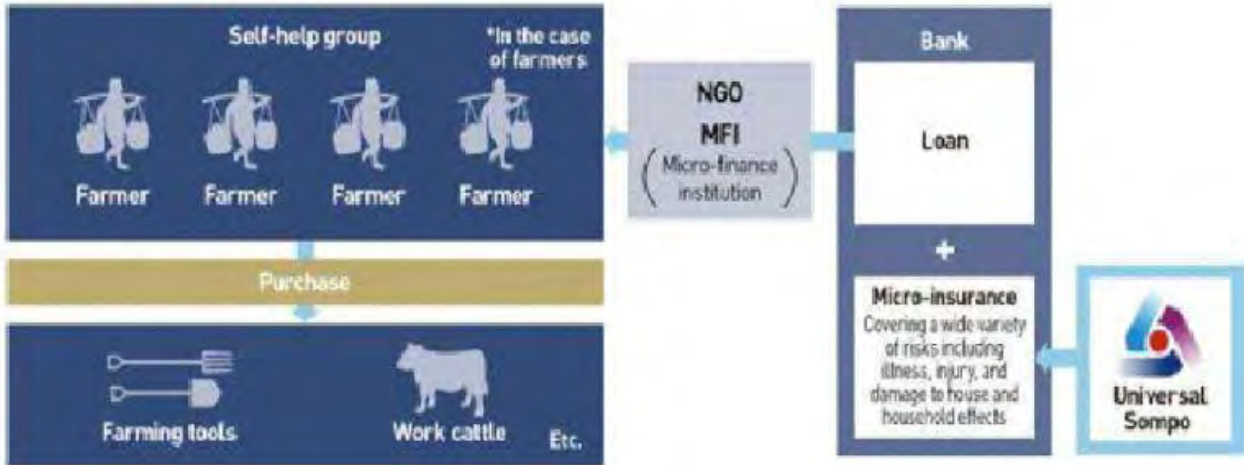
Products & Service

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

USGI’s products include livestock insurance for economically marginalized farmers, insurance packages and accident insurance for farmers, and medical insurance coupled with microfinance offered by banks and other financial institutions covering five major illnesses. These insurance product’s premiums are set low.

In order to support independence, poverty reduction and the sustainable development of the country, USGI is thus striving to spread insurance as one of basic social security services among the economically vulnerable sections of society in India, where social divisions are large.

• Mechanism of Micro-insurance



AgriSompo, an Integrated Global Platform for Agricultural Insurance

Products & Service

Sompo International Holdings announced AgriSompo, an integrated platform to provide agricultural insurance across the globe. Based on this strategy, in March 2018 we completed acquisition procedures for A&A, S.r.l., the leading agricultural insurance agency in Italy since 1996. AgriSompo delivers a unified underwriting approach with shared expertise and technology across a range of products to farmers, agricultural insurers and a wide variety of other agri-businesses. In the future, through the use of AgriSompo, we will work to provide solutions to agricultural risks specific to each country and contribute to the development of the agriculture sector around the world.

Invigorating Regional Economies through Local Partnerships

Products & Service

Partnerships

Arts & Culture

To promote community development in ways that increase self-reliance and sustainability based on local strengths, Sompo Japan Nipponkoa works through public-private partnerships with local governments to address issues specific to each region. Numerous and wide-ranging, these partnerships include disaster resilience, traffic safety, corporate risk consulting, gender equality in the workplace, environmental conservation, tourism industry support and tourism promotion, and collaboration with arts and cultural facilities. Sompo Japan Nipponkoa also promotes employee participation in community development by

offering food menus and hosting vendor booths featuring local products in company cafeterias. Sompo Japan Nipponkoa also supports purchases of local products via the Internet and other means.

Sompo Japan Nipponkoa Himawari Life signed an "Agreement on Comprehensive Collaboration Utilizing Kaminoyama Hotspring Kurort (Health Recreation Area)" in agreement with Kaminoyama-shi, Yamagata Prefecture, with the aim of maintaining and promoting the health of our employees. Kurort means a health resort area in German. In 2017, half of our employees participated in the kurort program which includes hot springs, meals and walking for two days and one night.

Investment in Japan's First Social Bonds (JICA Bonds)

Partnerships

Sompo Japan Nipponkoa has invested in JICA Bonds issued by the Japan International Cooperation Agency, the first social impact bonds in Japan. Intended for the purpose of making social contributions, the bonds are issued as a means of procuring funds for assistance to developing countries and solutions to global issues. Their investment decision was made based on the fact that the Japanese government had declared the mobilization of private sector funding for developing countries through the JICA bonds to be one of its concrete actions to achieve the SDGs*, and also that the investment would match our Group Management Philosophy of contributing to society through business.

* Sustainable Development Goals: Goals on themes adopted by the United Nations to be achieved by 2030 by initiatives of the international community. The SDGs consist of 17 goals and 169 targets which cover climate change, natural resources, energy, urban issues, and inequality within and among countries, among others.

Engagement with Communities

Sompo Holdings Volunteer Days

Partnerships

We have been holding Sompo Holdings Volunteer Days annually since fiscal year 2011 for Group employees to participate in volunteer activities. In fiscal year 2017, a variety of activities were held over the course of the month of December, with an emphasis on International Volunteer Day on December 5. Group employees participated in training classes for dementia supporters, local cleanups, the sale of fair trade products, donations, and other activities.



Training classes for dementia supporters



Sale of fair trade products



local cleanups



Wheelchair maintenance



Welfare activities (Vietnam)



Local cleanups (Johannesburg)



Holding of math olympics

Presentation of souvenirs from professional basketball player (Turkey)

Community Outreach

Partnerships

We are proactively taking initiatives to contribute to social welfare as a corporate citizen while working to develop a corporate culture and systems that encourage each employee to voluntarily take part in various activities for the communities we live and work. We also emphasize collaboration with high expertise civil society groups in their respective fields to promote our activities.

●Corporate Citizenship Policy

Under its Corporate Citizenship Policy, Sompo Japan Nipponkoa promotes community initiatives from two perspectives: commitment as a corporate citizen and commitment by individual employees. As a corporate citizen, the company promotes their activities for future generations mainly through their foundations with

focus on the following three areas: fine arts, welfare, and the environment. We also support and encourage individual employees to proactively take part in community outreach activities mainly through the Sampo Chikyu (Earth) Club, a volunteer activity organization of which all employees are members.

Programs to Support and Encourage Employees' Efforts

●Sampo Chikyu (Earth) Club

The Sampo Chikyu (Earth) Club, a volunteer activity organization of which all group employees are members, plays a pivotal role in conducting volunteer activities in cooperation with agencies on an ongoing basis throughout Japan.

The Club is undertaking various activities including forest conservation, cleanups, cleaning and maintenance of wheelchairs in welfare facilities, and collection of second-hand books. Each project is tailored according to the needs and characteristics of local communities.

●Sampo Chikyu (Earth) Club Social Contribution Fund

The Sampo Chikyu (Earth) Club Social Contribution Fund is financed by voluntary donations by employees taken out of their monthly salaries. The funds raised are used primarily for community outreach activities conducted by Sampo Chikyu (Earth) Club, such as the payment of expenses of volunteer activities performed across Japan, support for disaster relief and donations to civil society groups and other organizations supported by the Fund members.

●Volunteer Work Leave

At Sampo Japan Nipponkoa, employees are entitled to take short-term volunteer leave (up to 10 days per year) and long-term volunteer leave (from six to 18 months) in addition to annual paid leave. The employees who take these leaves participate in a variety of volunteer activities, including "Smile Caravan" puppet shows for the support of the recovery of earthquake-stricken areas and an interactive art appreciation project.

Social Contribution Initiatives Outside Japan

Partnerships

All over the world we continuously participate in various activities as a member of communities we live and work. Some examples are shown below.

●Asia

Sompo Insurance (Thailand) Public Company Limited

In Thailand, there are many people suffering from myasthenia gravis and muscle paralysis, and we are implementing initiatives to support them.

The company recruited staff that worked as volunteers for “DIY an elephant for Hand in Hand” , and created an elephant stuffed animal in January 2018.

The stuffed toys of the elephants was sent to the patients in the hospital to help improve symptoms of muscle paralysis.

●Turkey

~Sompo Japan Sigorta Anonim Sirketi~

On May 2017, the company held a Mathematical Olympic Games as part of educational support for children in Turkey, inviting 3rd grade and 4th grade elementary school in Istanbul. Approximately 450 elementary school students and many parents and school teachers visited, and prizes were awarded to those with excellent grades by players of the professional basketball team whose the company is sponsored.

●Brazil

~Sompo Seguros~

In August 2017, The company donated wheelchairs to disabled children.

The donated wheelchair was specially made for each disability, and five wheelchairs were donated.

In October 2017, they donated head scarfs to those who are treating breast cancer, and also donated wigs to those who had their hair lost by chemotherapy. 33 women donated their hair to make wigs with 7,895 head scarves.

Social Contribution Initiatives in Japan

Partnerships

We conduct a diversity of social contribution activities in cooperation with agencies and citizens. The activities include conserving forests, local cleanups, maintaining and cleaning wheelchairs, and collecting and donating used stamps, prepaid cards, and other items.

<Sompo Japan Nipponkoa>

◆Hokkaido and Tohoku Regions

In July 2017, 58 employees and agency employees participated in the 25th beech tree planting initiative in Nishimeya, a village in Aomori Prefecture.



◆Kanto Region

In December 2017, the company held a sale of products made by those working at the disabled people's local workshop in Yokohama, as part of "Comprehensive Agreement on Regional Revitalization" concluded with Yokohama City,



◆ Tokai and Hokuriku Regions

In August 2017, 49 employees volunteered at a blood donating unit set up in Shizuoka.



◆ Kansai Region

In November 2017, the company volunteered at the "7th Osaka Marathon". A total of 62 people including employees in Osaka district participated and sent hot cheers to the players while performing water supply activities.



◆ Chugoku and Shikoku Regions

In September 2017, the company cleaned up at Tottori Sand Dunes and total of 32 people including employees and agents Tottori district joined.



◆ Kyushu and Okinawa Regions

In November 2017, employees and agencies totaled 59 people participated in maintenance and cleaning activities of about 80 wheelchairs, at the special nursing home for senior citizen.



<Each company of Sampo Holdings>

◆ Clean-up activities

Each group company is working together to contribute to the region, such as cleaning up local communities, donating unused items and holding sales associations at welfare workshops.

Supporting Reconstruction after the Large-Scale Disasters

Milestones of Support for Victims of the Great East Japan Earthquake

Products & Service

Partnerships

The earthquake and tsunami that struck eastern Japan on March 11, 2011, caused catastrophic damage. We promptly paid out insurance payments and also provided various forms of reconstruction support based on changing local needs.

[Fiscal Year 2011]

- Dispatched more than 3,000 employees to the disaster area, promptly paid out insurance payment. (Sompo Japan Nipponkoa)
- Donated about 120 million yen (from Group employees) via the Central Community Chest of Japan.
- 68 employees volunteered locally to assist in reconstruction.
- Started Sompo Holdings Volunteer Days (donation of money made by selling second-hand books and CDs and other activities)
- Puppet shows in Kamaishi, Iwate Prefecture

Sompo Japan Nipponkoa has the Himawari Hall puppet theater at the Sompo Japan Nipponkoa Nagoya Building and is undertaking social contribution activities through collaboration with a local group, the Aichi Puppetry Center.

On March 20, 2012, a year after the earthquake and tsunami, Sompo Japan Nipponkoa organized puppet shows in Unosumai-cho, one of the hardest disaster hit areas of Kamaishi City, Iwate Prefecture. The events were held in collaboration with the Aichi Puppetry Center, which operates the Himawari Hall puppet theater in Aichi with the sponsorship of Sompo Japan Nipponkoa.

With the aim of cheering up children across the affected region, the puppet shows were also performed 27 times at performing venues over a broader geographical area from August 2012 to March 2017. Audience also received fabric balls and message cards made by volunteer employees of Sompo Japan Nipponkoa.

[Fiscal Year 2012]

- Launched Farmers Markets to Support Disaster Recovery and Promote Local Products from the Most Heavily Damaged Areas
- Radioactive Decontamination Liability Insurance

The nuclear power plant accident that followed the 2011 earthquake is still affecting radioactivity levels in extensive surrounding areas and a number of municipalities are working to minimize the contamination. To support such operations, the Japanese government announced on April 1, 2012, a subsidy program that requires recipient municipalities to carry insurance for third-party liability and for physical damage in the decontamination sites.

In response, Sompo Japan Nipponkoa released a new dedicated insurance product in May 2012. The new insurance, covering liabilities arising from accidents during decontamination operations, fully meets the qualification requirements for the national subsidy program. Sompo Japan Nipponkoa will continue to contribute to radioactive decontamination efforts, one of the pressing tasks in the wake of the earthquake and tsunami.

● Fiscal Year 2012: Employee Dispatch Program Highlight (1)

Ten employees were dispatched to General Incorporated Association CANNUS Tohoku during July to September 2012. CANNUS is a volunteer organization specializing in nursery care, active in helping people affected by the earthquake near Ishinomaki City, Miyagi Prefecture. The employee volunteers provided various skills and efforts while dispatched to CANNUS, such as analyzing data and developing manuals to enhance activities and the quality of everyday operations.

▶ [General Incorporated Association CANNUS Tohoku \(In Japanese\)](#) 



Employee volunteers meet with local staff

<Voice of Employee Volunteers>

“I felt the need to let other people in Japan know the current situation of the disaster affected area, how hard people are working for the recovery, and what issues need to be more aggressively addressed in the affected areas.”

“The environment was totally different from our usual working environment. But I believe we could offer our skills, such as (1) the ability to produce a solution based on the understanding of customer needs, which we have developed through sales operations; (2) an attitude of attending carefully to the voice of customers, which we have acquired in insurance claim services; (3) techniques to enhance operational efficiency through data management, which we have gained from administrative work; (4) skills to create tools with a quantitative effect evaluation; and (5) creativity to propose ideas for developing external public relations tools.



Participants in the Employee Dispatch Program

- Made in Sendai Preserved Flower Project

The Made in Sendai Preserved Flower Project was launched in collaboration with Hibiya-Kadan, a Japanese florist, to help create a sense of community among victims of the earthquake and tsunami who live in temporary housing. Over the course of four seminars held between December 2012 and March 2013, residents at Okada Nishimachi Temporary Housing learned how to make artistically preserved flowers under the instruction of a representative of Hibiya-Kadan.

Sompo Japan Nipponkoa employees provided administrative support. After the seminars, the participants formed their own organization and made 300 preserved flower products for Mother's Day for sale at Hibiya-Kadan stores and within Sompo Japan Nipponkoa's office building.



Learning how to make preserved flowers



Preserved flower named Magokoro (Sincerity in Japanese)

- Tohoku Social Entrepreneur Support Fund (Sompo Japan Nipponkoa)

Sompo Japan Nipponkoa has launched a fund jointly with the Public Resource Foundation for entrepreneurs who start a socially beneficial business in disaster-hit areas by utilizing local human resource, technology, nature, and products. Out of 79 applicants, 11 recipients were selected based on an evaluation of their business model's social benefits, viability, positive impact on local communities, and other criteria.

Over the year to December 2013, we provided support to ensure the launching of new social projects according to plan, through the provision of subsidies and consulting services.



First training seminar for fund recipients



Final presentation of the problem-solving workshop

● “Learn to Create in Tohoku” Projects (Sompo Japan Nipponkoa)

Sompo Japan Nipponkoa organized a series of programs under the banner of the “Learn to Create in Tohoku (northeast area of Japan, disaster-hit area)” projects in cooperation with an NGO, Japan for Sustainability. These included: (1) Learning Journey in Tohoku, where young people from Japan and abroad visited disaster-affected areas and met with local people; (2) Youth Leadership Development for Disaster Recovery, a leadership program for young people who are working hard to rebuild Tohoku; and (3) Tohoku Kids’ Performance for the Future, a musical play performed in Setagaya, Tokyo by children from disaster-hit areas.



Learning Journey



Tohoku Kids’ Performance for the Future (photo by Mr. Joe Takano)

● Supporting Low-Carbon Reconstruction Projects (Sompo Japan Nipponkoa)

To support efforts for early reconstruction and eco-friendly community development in areas affected by the earthquake and tsunami, Sompo Japan Nipponkoa utilized the J-VER* scheme and purchased offset credit units generated by projects organized in quake-struck areas. In collaboration with the Japan’s Ministry of the Environment (MOE), a public nomination process was held to identify candidate projects chosen according to level of disaster-related damage, impact on job creation and local economic revitalization, and other predetermined criteria. The total amount of carbon emissions offset by the projects was 10,000 t-CO₂, one of the largest offset amounts in Japan (as of end of August 2013).

- * J-VER: Japan Verified Emission Reduction, Japan’s carbon offset credit system, under which credits generated through the reduction or absorption of CO₂ by MOE-approved projects in Japan are sold as offset credits.



J-VER projects signing ceremony

[Fiscal Year 2013]

- Stranded Commuter Insurance for Local Governments (Sompo Japan Nipponkoa)

The Tokyo Metropolitan Government (TMG) on April 1, 2013 enacted an ordinance that specifies required actions to manage the estimated 5.17 million people who will be stranded in the event of a devastating earthquake striking Tokyo. In this situation, such commuters may be tempted to try to walk home, resulting in a massive crowd, which not only poses a risk of personal injury due to collapsing buildings but could also potentially hinder access by emergency responders. To discourage this, the TMG ordinance requires temporary shelters to be made available for those who would otherwise be out on the streets. TMG has implemented additional measures to alleviate the financial burden on businesses called on to provide such temporary shelter facilities.

In response, Sompo Japan Nipponkoa in April 2013 launched the industry’s first insurance product that covers a local government’s subsidization of such temporary shelters for stranded commuters.

The company believes this product will help save lives and provide safety in the event of a catastrophic earthquake.



Shinjuku Station, Tokyo on the day of the 2011 earthquake and tsunami (Sompo Japan Nipponkoa)

● Fiscal Year 2013: Employee Dispatch Program Highlight (2)

Nine employee volunteers were dispatched from July to October 2013 to the Fukushima Recovery Minamisoma Solar Agripark in Minamisoma City, Fukushima Prefecture, a project designed to provide local children with opportunities to experience and learn about renewable energy and agriculture in a photovoltaic power plant and an agricultural factory. The dispatched employees engaged in various tasks, including developing a system that enables continuous improvement in quality with work sheets used by children to ensure more effective learning; preparing documents for grant application; proposing ideas on how to expand the number of solar panel owners; cultivating and listening to opinions of local partners; and planning and taking part in local events.

▶ Minamisoma Solar Agripark 



Children learning on site



Dispatched employees at work

<Voice of Employee Volunteers>

“When I went to the disaster affected areas to support insurance payments immediately after the earthquake, I lost words at the sight of the tremendous damage caused by the disaster and felt that I should do something. This is why I decided to participate in the program.”

“I felt how difficult it is to find issues myself and make achievements in new assignments that are totally different from my ordinary duties. I also realized that speed and enthusiasm are key to accomplishing something new.”

“I now see the importance of responding to the needs of each individual rather than just following customs and practices.”



Debriefing meeting of the Employee Dispatch Program

[Fiscal Year 2014]

● Fiscal Year 2014: Employee Dispatch Program Highlight (3) (Sompo Japan Nipponkoa)

Sompo Japan Nipponkoa dispatched four employees in total to the CANNUS Tohoku (general incorporated association) in Ishinomaki City, Miyagi Prefecture under its fiscal year 2014 Employee Dispatch Program, where it also sent employees under the first program in fiscal year 2012. The volunteer organization of nurses in the fields of medical, nursing care and elderly care and the dispatched employees undertook various tasks, including creation of an advertising catalog covering exhaustive activities and questionnaires to handout in the debrief meeting as well as data aggregation.

The dispatched employees expressed their satisfaction after completing the program, which, they explained, allowed them to broaden their view by having extraordinary valuable experience, and proved very beneficial for future career development.



Members of CANNUS Tohoku and participants of the Employee Dispatch Program

● Bringing People Joy with Van Gogh's "Sunflowers" (Sompo Japan Nipponkoa)

As part of the support efforts to recover from the 2011 earthquake and tsunami, the company lent out a Vincent Van Gogh's "Sunflowers" painting from Sompo Japan Nipponkoa's art collection to a special exhibition at the Miyagi Museum of Art from July 15 to August 31, 2014.

There are seven Vincent van Gogh’s “Sunflowers” masterpieces dating to his Arles Period in the world and one of the works can only be seen in Japan at our Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art permanent exhibition. As a general rule, this “Sunflower” masterpiece cannot be lent out to other museums due to the difficulties in conservation management. However, as part of the reconstruction support, we decided to lend out our “Sun Flowers” for the first time to Tohoku district (northeast area of Japan) with the hope of bringing brightness and courage to the disaster-affected area through the dynamic masterpiece of Van Gogh who sought bright colors in Arles, South France.



Opening ceremony



Van Gogh’s “Sunflowers” Special Exhibition at the Miyagi Museum of Art

[Fiscal Year 2015]

● Fiscal Year 2015: Employee Dispatch Program Highlight (4) (Sompo Japan Nipponkoa)

A total of five employees were dispatched to work with Replus, an organization in Ishinomaki, Miyagi Prefecture, that is promoting integrated rehabilitation services with the philosophy of creating a society where people can continue to live a healthy life in the community, from children to the elderly, and regardless of whether they have any illnesses or disabilities. Our employees worked with them to establish the management structure and prepare manuals for resident-led initiatives to develop healthy and sustainable community. An example of comments from employees who participated was that they would like to put into practice in the workplace the approach of dealing with issues as soon as they arise, rather than waiting, and have a holistic perspective to find solutions to each individual issue.

The host organization also had positive comments, saying that our employees had helped in developing the organizational structure, “not just from step one to step two, but all the way from step one to step ten.”



Employee volunteers meet with local staff

Investment in Solar Power Project in Fukushima

We have invested 420 million yen in solar power development in a district in preparation for the lifting of the evacuation order in Minamisoma City, Fukushima Prefecture. This project aims to generate electricity on farmland that has become difficult to cultivate due to radioactive contamination from the Fukushima Daiichi Nuclear Power Plant. We are working on this important and financially viable form of reconstruction support with other financial institutions and with comprehensive support from the Fukushima prefectural government.



[Fiscal Year 2016]

Farmers Markets to Support Disaster Recovery: Ganbappe Fukushima!

With the theme of working together to support Fukushima, we sponsored farmers markets at the Shinjuku Headquarters and in our Saitama and Chugoku regions. The markets were aimed at reversing some negative publicity for local products in disaster-struck areas by bringing products in to sell to Group employees. For the Chugoku markets, products were brought in not only from Fukushima but also Tottori and Kumamoto prefectures, which were hit by earthquakes in 2016. Meanwhile, in the Kansai region, we provided backup support for the purchase of local products from Fukushima.



[Fiscal Year 2017]

- Holding a exhibition of patchwork praying for reconstruction

Sompo Japan Nipponkoa held a exhibition of patchwork praying for reconstruction on the theme of "Do not weather the memory of the earthquake disaster." in March 2018.

This is a project to make patchwork by gathering the kimono damaged by the Great East Japan Great Earthquake, which brought about in the process of reforming the kimono.

This work made of patchwork of 50 centimeters square was made from all over Japan and 33 countries in the world from 1 year to 95 years old, wishing for the recovery from the Great East Japan Earthquake. Currently more than 2,000 works are gathered, and activities to communicate the memory of the earthquake disaster are expanding.



Recovery Support for Victims of the 2016 Kumamoto Earthquakes (Sompo Japan Nipponkoa)

Partnerships

A series of large earthquakes struck Kumamoto in Kyushu, Japan, starting on April 14, 2016. We put a special effort into making payouts of insurance as one of our core business function, and also solicited donations from employees in the entire Group, making it possible to donate some 12 million yen to the Central Community Chest of Japan and other organizations.

We also sold about 8,000 original-design charity t-shirts and handkerchiefs, and from revenues made a donation (about 4.6 million yen) to a reconstruction support fund for cultural assets including the Aso Shrine, damaged in the earthquakes.



Disaster Response Headquarters



Original-design charity t-shirt



Original-design charity handkerchief

New Product: Kumamoto Fire Insurance

Sompo Japan Nipponkoa has developed an insurance product that triggers donations of 100 yen from both the agency and Sompo Japan Nipponkoa when a client signs a new fire insurance policy with an earthquake insurance rider. The company started selling the special locally-targeted product as Kumamoto Fire Insurance in October 2016, with the aim of supporting the reconstruction efforts based on a comprehensive cooperation agreement with Kumamoto Prefecture, which suffered damage mainly by the earthquakes that year.

Event to Express Hope for Kumamoto Earthquake Reconstruction

On April 14, 2017, a year after the Kumamoto earthquakes struck, Sompo Japan Nipponkoa held an event in multiple locations to express hope for the Kumamoto earthquake reconstruction efforts, with a slogan saying “We won’t forget that day! Don’t give up Kumamoto.” On the day of the event, the company distributed 3,000 items of disaster preparedness goods such as flashlights with radios and emergency blankets and themal sheet, through the joint efforts of our employees and agency staff in front of their Kumamoto Branch building, agency offices, and department stores in Kumamoto City.

Contributing to Community through the Arts and Culture

Sompo Japan Nipponkoa Fine Art Foundation (Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art)

Arts & Culture

The Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art, located on the 42nd floor of the Sompo Japan Nipponkoa Headquarters Building in Nishi-Shinjuku, Tokyo, features in its permanent exhibition works by such masters as Gauguin, Cezanne, Seiji Togo, and Grandma Moses, while holding various traveling exhibitions, supporting emerging artists, and promoting art appreciation through dialogue. In 1987, a work from master post-impressionist Vincent Van Gogh's Sunflowers series was added to the permanent collection, making this the only museum in Asia where one can view a work from the series. Approximately 5.76 million people have visited the art museum as of March 31, 2018.

The art museum is cultivating art appreciation in younger generations by providing free entry to junior high school students and below, and through various educational programs in collaboration with Tokyo Shinjuku Ward public schools.

In spring 2020, a new museum will be open on the property of the Sompo Japan Nipponkoa Headquarter. The new art museum will aspire to become an "art landmark" in Shinjuku and works on making art museums with visitors which have a wide range of generations from home and abroad.



Exterior design



Sunflowers Vincent Van Gogh in 1888
Seiji Togo Memorial
Sompo Japan Nipponkoa Museum of Art

The Puppet Theater “Himawari Hall”

Arts & Culture

The Himawari Hall puppet theater has been jointly operated by the local NPO Aichi Puppetry Center and our Group since its opening in 1989.

The theater has organized a wide variety of events that draw national attention, such as puppet performances, seminars, workshops, the children’s art festival, and script competition, P New Face Award (contest to discover new talent for future generation, and "P" stands for performance art, including puppet performance, and other performance art using body and/or objects), in the area where puppet shows are very popular.



Puppet Theater “Himawari Hall”

Evaluation of CSR Programs

Evaluation of CSR Programs

Partnerships

We periodically evaluate our CSR programs based on the factors including “contribution to business,” “uniqueness,” and “SDGs”. By making a choice through multilateral evaluation, we implement the PDCA cycle to promote prioritized programs that contribute to the solution of today’s social issues.

No.	Program	uniqueness	group encouragement	contribution to the local community	partnetships	SDGs	contribution to business	exposure	evaluation from society	final score	evaluation
1	Program A	10	5	10	10	10	10	25	20	100	A
2	Program B	5	5	10	10	3	10	20	20	83	B
3	Program C	5	10	5	5	10	3	5	20	63	B
4	Program D	5	10	5	5	10	5	10	10	60	B
5	Program E	3	10	5	5	3	5	10	0	41	C
6	Program F	10	5	3	10	5	5	65	10	113	A
7	Program G	3	3	5	10	3	3	10	0	37	C
8	Program H	3	3	3	5	3	3	0	0	20	C
9	Program I	3	3	5	5	10	3	0	0	29	C
10	Program J	3	10	5	5	5	5	10	0	43	C
11	Program K	3	3	3	5	3	3	0	0	20	C
12	Program L	3	5	5	5	10	3	15	0	46	C
13	Program M	10	3	5	5	5	5	35	10	78	B
14	Program N	10	5	10	5	5	5	20	20	80	B
15	Program O	10	5	5	5	5	5	60	20	115	A
16	Program P	5	3	10	10	10	5	25	20	88	B
17	Program Q	5	3	3	10	10	5	10	10	56	B
18	Program R	10	3	5	5	10	5	40	20	98	B

Note: In principle, if the final rank is C, we consider discontinuing or revising the project.