

SDGs Booklet



Published in November 2019

Value Creation Model

The Sompo Holdings Group has been transforming its existing business models and entire business portfolio by utilizing digital technologies and developing new businesses and services. We aim to help realize a sustainable society by creating new value through our transformation into “A Theme Park for Security, Health & Wellbeing.”



Corporate Overview

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

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

*As of July 31, 2019

“A Theme Park for Security, Health & Wellbeing”

Provide products and services that address various changing risks

Provide new experiences in security, health, and wellbeing with the latest digital technologies

Provide high-quality nursing care and healthcare services

Provide products and services that help solve environmental issues like climate change



Realization of a Sustainable Society

By providing products and services of the highest quality, we envision a world where we can help people achieve happiness, going beyond helping when unlikely events occur and finding positive outcomes where there is nothing to begin with.

Overseas
Insurance
Business

Group profit growth driver

Editorial Policy

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

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

Contents

| | |
|--|---|
| Value Creation Model, Corporate Overview | 1 |
| Global Movements to Solve Social Issues | 3 |
| History of Value Creation | 5 |
| Group CSR Materiality | |
| Toward the Realization of “A Theme Park for the Security, Health, and Wellbeing” | 7 |

Special Feature

| | |
|---|---|
| Promoting Digital Transformation Toward the Realization of “A Theme Park for the Security, Health, and Wellbeing” | 9 |
|---|---|

Material Issue 1 Providing Solutions for Disaster Preparedness

| | |
|--|----|
| Disaster Prevention / Reduction Insurance | 13 |
| State-of-the-Art Drone Technology for Swift Solutions | 13 |
| Wearable Smart Glasses for Insurance Accident Investigations, Building diagnosis utilizing drone | 13 |
| Bosai JAPAN-DA Project | 14 |
| ALSOK Reliable Accident Site Support Service | 14 |
| Adoption of AI for the Setting of International Cargo Insurance Policies | 14 |
| Portable Smiling Road | 15 |
| DRIVING! Living with a Car | 15 |
| Yellow Badge Donation | 16 |
| Road Safety Project in Indonesia | 16 |
| Doraemon Road Safety Campaign | 16 |

Material Issue 2 Contributing to Health and Welfare

| | |
|---|----|
| SOMPO Dementia Support Program | 17 |
| Wide Range of High Quality Nursing and Healthcare Services ... | 17 |
| SOMPO Care University | 18 |
| Training for Dementia Supporters | 18 |
| Maternal and Child Health Project in Myanmar | 18 |
| Health Service Brand: Linkx | 19 |
| Support for SOMPO Paralym Art Contest | 20 |
| Scholarship Founding for Certified Care Workers in Training ... | 20 |
| Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School..... | 20 |

Material Issue 3 Promoting the Manageability of Global Environmental Issues

| | |
|---|----|
| AgriSompo | 21 |
| Sompo Japan Green Open | 22 |
| Certified as an “ECO FIRST Company” | 22 |
| SAVE JAPAN Project | 23 |
| CSO Learning Scholarship Program | 23 |
| Open Lectures on the Environment | 24 |
| Forest of Sompo Japan Nipponkoa | 24 |

Material Issue 4 Empowering Community and Society

| | |
|--|----|
| Sompo Holdings Volunteer Days | 25 |
| Community Enhancement Day | 25 |
| Cooperation with Municipalities on the Environment and SDGs ... | 26 |
| Wheelchair Maintenance and Cleaning | 26 |
| Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art ... | 27 |
| Sompo Art Fund Contributing to the arts and culture in Japan ... | 27 |
| Sompo Japan Nipponkoa puppet theater Himamwari Hall | 28 |
| Diversity on the Arts Project(DOOR)..... | 28 |

Material Issue 5 Supporting Diversity and Inclusion in Private and Public Life

| | |
|---|----|
| Female Empowerment | 29 |
| Diversity Advocates for LGBT Persons | 30 |
| SOMPO Global University | 30 |
| Supporting Activities that Contribute to Social Welfare | 31 |
| SOMPO Challenged Inc. to boost jobs for challenged people | 31 |
| Health and Productivity Management Initiatives | 32 |

| | |
|--|----|
| References: Redefining Group CSR Materiality | 33 |
| References: CSR Management System | 35 |
| CSR Initiatives | 37 |
| External Recognition | 38 |

Global Movements to

2015 was a year in which global movements to achieve a sustainable society accelerated, including the adoption of the Sustainable Development Goals (SDGs) at a United Nations Summit and the Paris Agreement at the 21st Session of the Conference of the Parties (COP21). 2015 proved to be a major turning point in addressing social issues. The Government Pension Investment Fund (GPIF) signed the Principles for Responsible Investment (PRI), which boosted a trend in investment in the environment, social and governance (ESG).

SUSTAINABLE DEVELOPMENT GOALS 17 GOALS TO TRANSFORM OUR WORLD



Adoption of SDGs

The Sustainable Development Goals (SDGs), a collection of 17 goals and 169 targets, were adopted unanimously by 193 member states of the United Nations at the UN Summit in New York. The official agenda document clearly states that the UN calls upon “all businesses to apply their creativity and innovation,” encouraging businesses to play a leading role in achieving the SDGs.



GPIF signed PRI

The Government Pension Investment Fund (GPIF), one of the world’s largest pension funds, signed the Principles for Responsible Investment (PRI), which aims to integrate ESG into investment decisions. The announcement by GPIF of its support for ESG triggered a rapid increase in interest in responsible investment in Japan.



Source: United Nations Framework Convention on Climate Change

Adoption of Paris Agreement

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

Address Social Issues



History of

Sompo Holdings traces its roots back to 1888 as Japan's first fire insurance company that wholeheartedly committed itself to a mission of protecting its customers from fire.

We have adapted to major changes throughout our history by adhering to the idea of working for the wellbeing of people and society, amid undercurrents of change in customer behavior and the surrounding business environment, such as population decline, fewer children in an aging society, climate change, and the proliferation of mobile devices and other advances in technology.

In the future as well, we will boldly take on the challenge of creating new value with the aim of realizing our vision for "A Theme Park for Security, Health & Wellbeing."

1888 Founded as Japan's First Fire Insurance Company

Sompo Japan Nipponkoa Insurance Inc., at the core of Sompo Holdings, was formed in September 2014 from the merger of Sompo Japan Insurance Inc. and NIPPONKOA Insurance Co., Ltd. One of the forerunners to these two companies is the Yasuda Fire & Marine Insurance Co., Ltd. It was founded, originally as Tokyo Fire Insurance Company, Inc., on the desire to protect the residents of Tokyo from fire, which back then was a frequent occurrence. As Japan's first fire insurance provider, Tokyo Fire Insurance Company established a private fire brigade to protect their customers from fire 24 hours a day, 365 days a year.

The mission to protect customers as an insurance company is mirrored in our current Group Management Philosophy: "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."



Fire extinguishing activities at that time

1965 Started the "Yellow Badge Donation" program (P.16)

1888年

1960年

1970年

1980年

1976 Established the Yasuda Kasai Fine Art Foundation (now Sompo Japan Nipponkoa Fine Art Foundation)

Opened the Seiji Togo Memorial Yasuda Kasai Museum of Art (now Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art) (P.27)



1977 Established Sompo Japan Nipponkoa Welfare Foundation (former the Yasuda Fire & Marine Foundation)

*The Yasuda Fire & Marine Foundation and the Nipponkoa Welfare Foundation (established in 1991) were merged in 2015.

Value Creation

1990 Established the Global Environment Risk Management Office (first for a financial institution in Japan)

1993 Started Open Lectures on the Environment (former the Public Seminars on the Environment)

1997 Acquired ISO 14001 certification (first for a financial institution in Japan)

1999 Established Sompo Japan Nipponkoa Environment Foundation (former the Yasuda Fire & Marine Environment Foundation)

Launched Sompo Japan Green Open (SRI fund) (P.22)



2000 Started CSO Learning Scholarship Program (P.23)



1990年

2000年

2010年

2019年

2001 Issued *Environment and Social Report 2001: Sustainability Report* (first for a financial institution in Japan)



2010 Established Sompo Holdings, Inc. (former NKSJ Holdings, Inc.)



2015 Entered the nursing care business in 2015 (P.17)

2018 Started offering the SOMPO Dementia Support Program (P.17)

Group CSR Materiality Toward Health,

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



Material Issue 1 | Providing Solutions for Disaster Preparedness



Material Issue 2 | Contributing to Health and Welfare



Material Issue 3 | Promoting the Manageability of Global Environmental issues



Material Issue 4 | Empowering Community and Society



Material Issue 5 | Supporting Diversity and Inclusion in Private and Public Life



Our Key Strengths

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

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

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

Our Vision

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

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

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

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

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

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

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

By promoting the development of new products and services enabled by AI, IoT, and other leading-edge digital technologies, and by preventing and predicting accidents, disasters, and illnesses with digital technologies and data, we aim to create a society that realizes security, health, and wellbeing, thereby ensuring insurance is no longer required.

Our Digital Transformation

Insurance provides reassurance by paying a benefit when unexpected events occur, such as accidents, injuries, and illness. The Sampo Holdings Group wants to prevent these unexpected events and to provide “security, health, and wellbeing” to society and realize a “theme park for security, health, and wellbeing,” thereby ensuring society does not require insurance. Digital technology is advancing every day. Disruptive products and services are being provided over the Internet and via smartphones. Against this backdrop, we believe that it is important to drive and accelerate digital transformation throughout the Group to realize our theme park.

Digital Vision

In response to imminent digital disruption, we are aggressively promoting digital transformation across the Group, aiming to be the best customer service provider with digital response as our core competency.

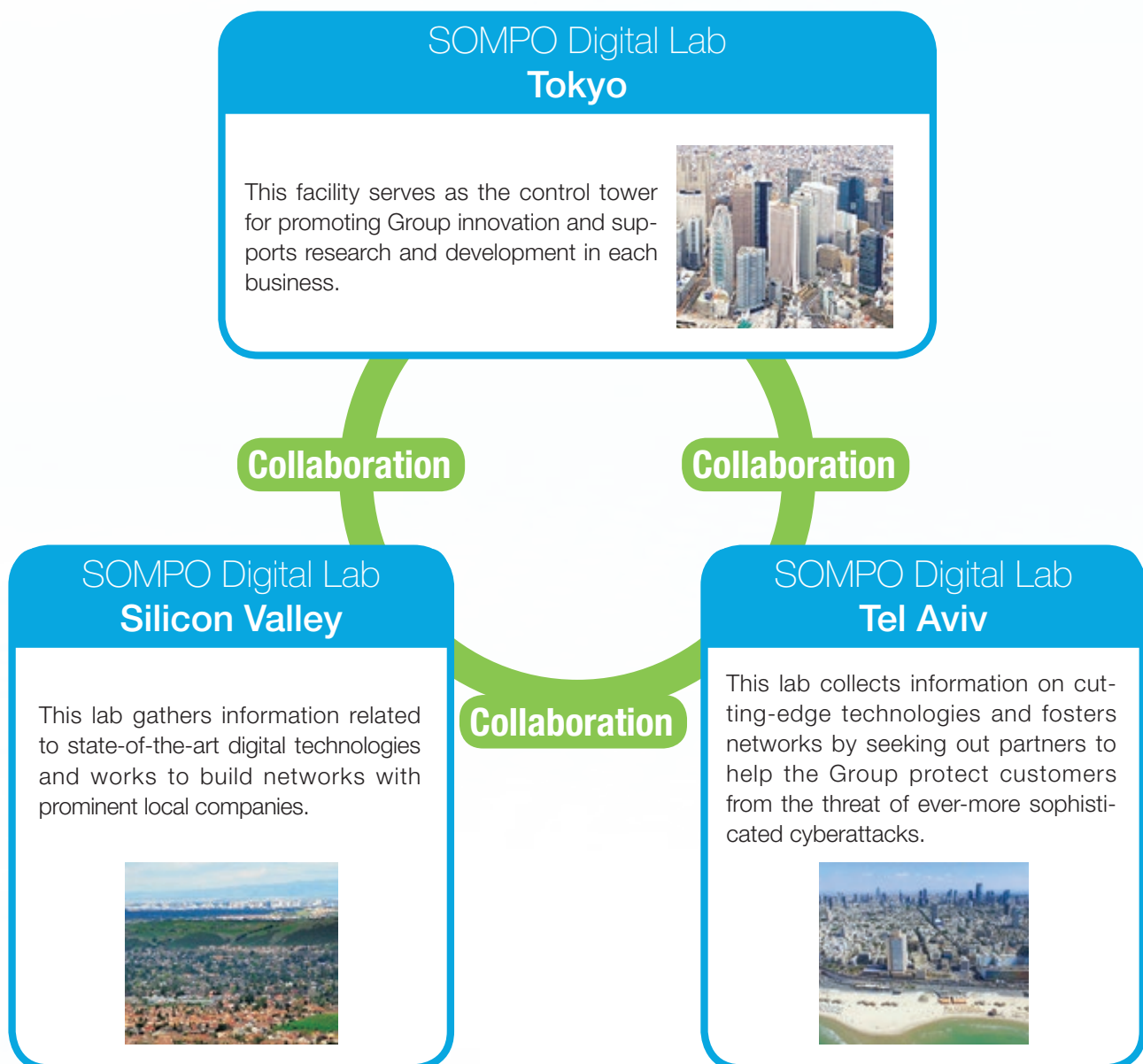
of “A Theme Park for the Security, Health, & Wellbeing”

SOMPO Digital Lab

We have established SOMPO Digital Labs in Tokyo, Silicon Valley, and Tel Aviv.

Through the Group-wide digital transformation driven by our information-gathering capabilities and digital technologies as our core competency at these global bases, we aim to offer new value to customers and to be the best service provider.

We are already accelerating our digital transformation, including the utilization of LINE and Amazon smart speakers to provide quotations for foreign travel insurance and the launching of on-demand insurance through an alliance with a Silicon Valley start-up.



LINE Insurance

Sompo Japan Nipponkoa started to provide LINE Insurance, a service that allows customers to subscribe to non-life insurance using the LINE app, together with LINE Financial in October 2018.

LINE Insurance offers a diverse range of familiar product plans, including insurance for social situations such as travel, bicycle, golf, leases, and seasonal events, insurance based on family make-up, and automobile insurance that can be purchased for periods starting from half a day. LINE Insurance can be purchased from as little as 100 yen through the LINE app whenever a user wants. Premiums can be paid with LINE Pay, a smartphone wallet service available on the LINE app. Moreover, on March 11, 2019, Mysurance, a subsidiary of Sompo Japan Nipponkoa that offers small-amount and short-



term insurance products, launched Gift Insurance Protection against Earthquake, an insurance product that can be gifted to others on the LINE Chats screen. Going forward, we will further combine LINE's unique communication platform with InsurTech to bring people and insurance closer together and enrich the lives of our customers.

Development of Leveraging

Future Care Lab in Japan

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

In February 2019, we launched Future Care Lab in Japan, a project tasked with creating a new form of nursing care based on the coexistence of people and technology. At the same time, we opened a research center that will conduct verification tests on the latest technologies from Japan and overseas.

The Future Care Lab effectively harnesses ICT and digital technology, reimagines what people should really be doing when they provide nursing care and proposes new ways of providing nursing care services through collaboration between people and technology. The Lab aims to improve the productivity of nursing care services and the treatment and working environment of care providers, as well as to enhance the daily lives of users and improve user satisfaction.



of “A Theme Park for the Security, Health, & Wellbeing”

Development and Supply of Japan’s First Disaster Preparedness and Mitigation System Using AI

To help enhance the disaster prevention capabilities of local communities, Sompo Japan Nipponkoa has concluded an operational tie-up agreement with Silicon Valley-based disaster prevention start-up One Concern, Inc., and Weathernews Inc. Through this alliance, we have begun the joint development of disaster preparedness systems that leverage advanced AI technology.

In our first project for enhancing the disaster prevention capabilities of a local community in Japan, we have begun proving tests in the city of Kumamoto aimed at developing a disaster preparedness system unique to the country. By conducting advanced, elaborate simulations of damage caused by disasters, we will contribute to the development of towns with greater disaster resilience and support the security, health, and wellbeing of local residents.



Products and Services Digital Technologies

Participating in Israel’s EcoMotion Mobility Community

With the aim of focusing on mobility to enhance the experiences of Group customers, SOMPO Digital Lab Tel Aviv became a gold partner of EcoMotion,^{*1} the largest community in Israel’s mobility industry. We then hosted the SOMPO Challenge Competition,^{*2} themed on mobility and the reduction of driving accidents involving the elderly.

After a rigorous examination of entries from 50 companies, ContinUse Biometrics Ltd. (CEO: Asher Polani) was selected as the winning start-up. The company has developed non-touch sensing technology that detects any decrease in physical and cognitive capabilities. The winner of the special prize was Mobileye (Director of APAC & Africa: Nimrod Dor). SOMPO Digital Lab Tel Aviv plans to begin PoC tests with ContinUse Biometrics and Mobileye. By using Israel’s ecosystem community to actively access and introduce the latest digital technologies, we will continue providing high-quality services that contribute to security, health, and wellbeing.



^{*1} Israel’s largest mobility community, comprising 8,000 individual members from the mobility industry and more than 600 start-ups

^{*2} A pitch event at which Israeli start-ups demonstrated how their original technologies have the potential to solve issues

Material Issue

1



Providing Solutions for Disaster Preparedness

Disaster Prevention / Reduction Insurance

Following a series of floods caused by heavy rains and typhoons, in April 2017 Sampo Japan Nipponkoa launched an insurance product for local governments that compensates for costs relating to evacuation in natural disasters. The insurance mainly covers the cost of setting up evacuation centers, securing daily necessities, and transporting goods, as well as the cost of overtime allowance for government employees. About 350 local government authorities have already signed up for coverage, as of May 2019.



Photo courtesy of Weathernews Inc.

First
in the Japanese insurance industry



State-of-the-Art Drone Technology for Swift Solutions

Sampo Japan Nipponkoa has established an internal system for safe drone operation with the aim of quickly and accurately grasping damage after an accident or disaster and expediting insurance payments immediately. In July 2016, the company became the first insurer to obtain a general license to fly drones anywhere in Japan from the Ministry of Land, Infrastructure, Transport and Tourism. The company uses drones not only for insurance payment purposes, but in response to a variety of disasters and accidents, including searching for missing people after the Kumamoto earthquakes in 2016 and assisting in searches for missing mountaineers.



Expediting payment of insurance proceeds and repair work



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

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



On-site investigation

Share images



Instruct



Operator

Bosai JAPAN-DA Project



© JAPAN-DA

255
events
nationwide
in Japan
(end of FY2018)

39,975
participants
(end of FY2018)

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



First
in direct auto-
mobile insurance
industry*1

ALSOK Reliable Accident Site Support Service

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

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

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



Adoption of AI for the Setting of International Cargo Insurance Policies

International cargo insurance provides compensation if cargo is damaged when being transported by sea or air during global trade operations. Until now, due to the level of specialized knowledge called for, employees with expertise in this area have set insurance policies for international cargo. Consequently, setting optimal insurance policies that reflect client needs took a certain amount of time. We have addressed this issue by developing a system that uses proprietary algorithm analysis to estimate accident probability and predict incurred losses in the event of accidents and which mechanizes and automates a series of tasks ranging from optimal policy setting and premium calculation through to quotation submission. In developing this system, we had AI perform machine learning using data from approximately 8 million cargo insurance policies previously written by us. From autumn 2019, employees will be able to set policies and calculate premiums online 24 hours a day by using tablet computers or smartphones to access the system. Further, plans call for introducing the system to Sompo Japan Nipponkoa agencies nationwide during fiscal 2020.

Industry-
First
features

Changing your driving experience

Car Navigation App: Portable Smiling Road

Portable Smiling Road (PSR) is a telematics service for individuals that offers pleasant car navigation functions as well as a security function that contracts agencies and insurance companies with one tap when an accident occurs, and a safety function that helps prevent accidents by providing driving diagnosis and information in real time. Sompo Japan Nipponkoa also added industry-first functions that alert users to frequent accident spots and provide safe route guides to avoid accident prone spots, utilizing our strength as an insurance company. In January 2018, the company started to offer safe driving discounts of up to 20% for insurance premiums based on assessments from Portable Smiling Road, mainly targeting customers enrolling in automobile insurance for the first time.



Safe driving support service for drive recorder users

DRIVING! Living with a Car

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

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



55years of road safety activities

Yellow Badge Donation

Badges come with insurance protection against traffic accidents from Sampo Japan Nipponkoa



About
66.5
million badges
(as of 55th)

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



Road safety class

Road Safety Project in Indonesia

Community Contribution Project

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



© Save the Children Indonesia

Doraemon Road Safety Campaign

Community Contribution Project

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



Community Contribution Project

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



Contributing to Health and Welfare

SOMPO Dementia Support Program

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

Products and Services



SOMPO HIMAWARI LIFE

Linkx Egao Wo Mamoru Dementia Insurance

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

Support both before and after diagnosis

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



SOMPO CARE

SOMPO CARE

Dementia Care

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



Sompo Japan Nipponkoa

Oyako No Chikara

No more resignation from work to care aging parents

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



Prime Assistance

SOMPO Egao Club Dementia Support Service

Comprehensive support for dementia

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



Supporting our Super-aging society

Wide Range of High Quality Nursing and Healthcare Services

Our Group has been developing a wide range of businesses, not only insurance, to contribute to our customer's security, health, and wellbeing. In catering to the diverse needs of numerous senior citizens and their families, Sompo Care offers a full lineup of nursing care services encompassing everything from at-home nursing care to facility-based nursing care.

By delivering services of the highest quality to many senior citizens, we will cater to demand and help resolve the issues faced by society. In this way, we will assist in making "Japan an affluent country that can boast to the world of a long and quality life."



Corporate university aiming to improve the quality of nursing care

SOMPO Care University

Aiming to giving all employees opportunities to gain a sense of growth as nursing care specialists, Sompo Care opened SOMPO Care University facilities in Tokyo and Osaka. At a training center of the facility, it has recreated rooms and facilities found at actual nursing homes, which is the first of its kind in the industry. The university supports the studies and growth of each employee, trains personnel so that they can provide high-quality nursing care services, and conducts practical education. At the same time, through collaboration with a variety of educational and research bodies, they operate the facility as an open, in-house university. Some 48,000 people have studied and trained at the university since it opened in July 2017.



Looking out for and supporting dementia patients and their families

Training for Dementia Supporters



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



*The total number of dementia supporters and Caravan-Mates among Group employees and agency employees had reached 14,404 by the end of March 2019.
(Group employees :11,054 insurance agency employees :3,350)

Maternal and Child Health Project in Myanmar

Community Contribution Project

Myanmar has higher mortality rates among mothers, expectant mothers, and children under five than other Southeast Asian countries. In response, Sompo Japan Nipponkoa has been working in cooperation with Save the Children Japan on a project in rural areas of Myanmar to improve maternal and child health so that mothers and children can live secure and healthy lives.



© Save the Children Myanmar

Health Service Brand **Linkx** リンククロス

Sompo Himawari Life seeks a health support enterprise that assists customers in improving their health as the natural evolution of a life insurance company. Striving to carry out this evolution, they launched their Linkx (pronounced “link cross”) brand of services, which they supply as a forerunner in providing new value. Linkx is a concept that helps customers to maintain health comfortably and it will be developed into a health-related service that focuses on innovative health-centered products and apps. These apps are available for free to anyone including non-policyholders.

health-related information app



Linkx siru is a health-related information app that uses the latest analysis technology to learn patterns in the articles read by customers and distribute optimal health-focused articles. The app distributes articles tailored to your interests, providing information on exercise, food, and lifestyle habits.



App for daily enjoyable walking



Linkx aruku is a walking app for daily, strain-free, enjoyable walking. The app offers over 1,000 walking courses throughout Japan (as of March 2019) and users can share photographs and make comments on things they discover during their walk. The app records steps taken, calories consumed, and distance walked merely by carrying the device around, and promotes healthy living by encouraging continuous walking.



Weight Control app



Linkx reco is an app that encourages users to change to healthier lifestyle habits by recording steps and meals with the aim of improving body shape. The app aims to improve the lifestyle habits of users and has a pairing function that allows you to check your partner’s tasks using a special talk function just for the two of you. By tackling tasks together with a partner or a friend, users can continue the program enjoyably. The app gives advice on the optimal time to take meals from the perspective of “time and nutrition,” taking into account the human biorhythm.



Insurhealth®

Sompo Himawari Life provides Insurhealth®, a new value combining a traditional insurance function with a healthcare function. By integrating healthcare services with the insurance function, the company will offer new value as a health support enterprise that assists customers in improving their health. The company began a partnership with Israeli startup binah.ai in January 2019, and are undertaking verification testing toward development of a health service. Furthermore, in February 2019, Sompo Himawari Life, Sompo Holdings, Inc. and Sompo Health Support, Inc. jointly partnered with the Silicon Valley digital health care startup Neurotrack Technologies, Inc., and are carrying out operations such as verification testing toward joint development of the Japanese version of the startup’s Memory Health Program (MHP), a digital coaching service for preventing a decline in cognitive functions.

Supporting persons with disabilities to fulfill their dreams through art

Support for SOMPO Paralymp Art Contest



Sompo Japan Nipponkoa has participated in the Paralymp Art Contest mainly organized by the Shougaisha Jiritsu Suishin Kikou Association as a top sponsor. The contest aims to spread awareness of paralymp art (art created by the people with disabilities) throughout Japan and overseas and attracted 854 entries in fiscal year 2018, of which 65 were awarded prizes. In fiscal year 2018, with the cooperation of the Japan Pro-Footballers Association, Japan Basketball Players Association and Japan Rugby Players Association, the contest invited entries on the theme of sports. 854 paralymp art entries were received from throughout Japan, of which 65 were awarded prizes by a judging panel including celebrities from various fields such as art and sports. The company held award ceremonies throughout Japan for winners of the SOMPO Paralymp Art 47 prefectures Award. Winning entries were exhibited at the headquarter building in Shinjuku, Tokyo.



Watch introductory videos!



27 years supporting students in becoming certified care workers

Scholarship Founding for Certified Care Workers in Training

Total Scholarship
190
million yen
(end of 2018)



In an effort to overcome the shortage of social welfare workers, in 1992 the Sompo Japan Nipponkoa Welfare Foundation started providing scholarships to support students in training to become certified care workers. In the 27 years to 2018, scholarships have been paid to 278 students.

Fostering the ability to grow-up

Sompo Japan Nipponkoa Smile Kids Edogawabashi (Tokyo) Nursery School

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





Promoting the Manageability of Global Environmental Issues

Integrated Global Platform for Agriculture Insurance

AgriSompo

Sompo International Holdings launched the AgriSompo initiative as an integrated platform to offer agriculture insurance globally in November 2017. AgriSompo serves as a common standard to underwrite insurance for farmers, agri-businesses and agricultural insurers and provides expertise and technology for a range of products. 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.

Providing the Weather Index Insurance in Southeast Asia

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

In 2010, we launched a weather index insurance for farmers in Northeast Thailand aiming at reducing their damages caused by drought. Sompo Insurance Thailand developed a scheme with Bank for Agricultural Cooperatives (BAAC) to offer the weather index insurance to farmers who maintain loan contracts with BAAC.

In Myanmar, we developed a weather index insurance that covers drought risk for rice and sesame farmers. This insurance, developed in partnership with the Remote Sensing Technology Center of Japan (RESTEC), makes use of rainfall data obtained by earth observation satellites.

These weather index insurance in Southeast Asia has been recognized as meeting the requirements for membership in the Business Call to Action (BCtA). The BCtA is a global initiative launched by the United Nations Development Programme (UNDP) and five government institutions that challenges companies to develop business models with the potential to achieve both commercial success and sustainable development outcomes.

In February 2019, we launched a parametric weather insurance program for longan fruit farmers in Thailand. The longan fruit is one of Thailand’s main agricultural exports.



Talking with local residents for product development

Promoting Our SRI Funds

Sompo Japan Green Open

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



Investors

Investing



Companies

Positive initiatives to environmental problems



Environment

Contributing to environmental conservation indirectly

Net asset balance
24.5
billion yen
(as of March 31, 2019)

Largest
publicly offered
SRI funds in
Japan

First in insurance industry



Certified as an "ECO FIRST Company"

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

Biodiversity conservation

SAVE JAPAN Project

Community Contribution Project

About
800
events
(end of FY2018)

Over
42,000
participants
(end of FY2018)

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



Watch introductory videos!



1,069
graduates
(end of FY2018)

CSO Learning Scholarship Program

Sompo Japan Nipponkoa Environment Foundation organizes a CSO (Civil Society Organization) Learning Scholarship Program that offers undergraduate and graduate students an eight-month internship program at an environmental CSO. The program started in 2000 with the aim of nurturing human resources with environmental CSOs as a means to develop a sustainable society. The program also has been launched in Jakarta, Indonesia since February 2019.



Open Lectures on the Environment

21,791
participants
(end of FY2018)

Sompo Japan Nipponkoa, Sompo Japan Nipponkoa Environment Foundation, and the Japan Environmental Education Forum have been at the forefront of partnerships and collaborative projects between civil society groups and corporations, having worked together to organize public seminars on the environment since 1993. In January 2019, they held “The SDGs Festival” as their 25th anniversary.



TOPIC

From the Seminars in FY2018

In FY 2018, they held 9 seminars and 1 special seminars (workshops) throughout the year.

7th August

Environmental changes affect biodiversity

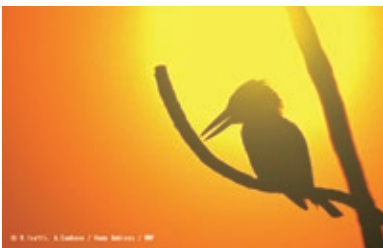
Multifaceted consideration of climate change impacts on living things



The world's largest environmental organization

Mr. Daigo Ichikawa

Climate and Energy Group Officer
Conservation Division
WWF Japan



11th September

The problem of food loss and waste



Journalist in the Problem of Food Loss and Waste

Ms. Rumi Ide

CEO for office 3.11, inc.



20th November

Realization of a sustainable society

~AEON's challenge~



Realizing a sustainable society with customers

Ms. Haruko Kanamaru

General CSR Division Manager
Corporate Citizenship Department
AEON Co., Ltd



Forest management implemented with local communities



Forest of Sompo Japan Nipponkoa

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



Material Issue

4



Empowering Community and Society

Sompo Holdings Volunteer Days

We have been holding Sompo Holdings Volunteer Days annually since 2011 for Group employees to participate in volunteer activities. In fiscal year 2018, 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.



Community Enhancement Day

Sompo International began Community Enhancement Day as a one-time event to mark the company's ten year anniversary in 2011. The program was so well-received by employees that it became an annual initiative which staff look forward to participating in each year. In FY2018, more than 350 employees participated in volunteer

events spanning five countries in support of local charitable organizations including food banks, environmental agencies, and facilities aiding underprivileged children and adults.



Cooperation with Municipalities on the Environment and SDGs

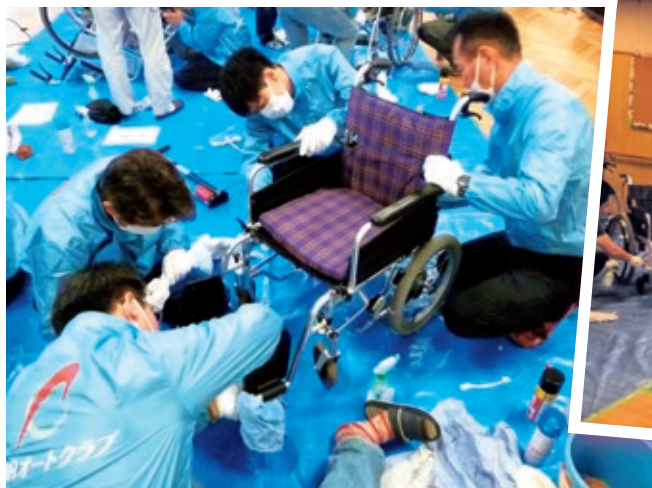
Sompo Japan Nipponkoa is working in collaboration with local municipalities on the SDGs to solve local social issues. In February 2018, the company signed an alliance agreement on the environment and SDGs with Kitakyushu City. They are working together to spread renewable energy, promote adaptation measures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



Wheelchair Maintenance and Cleaning

The Group is engaged in volunteer activities in cooperation with agencies throughout the country, centered on the Sompo Chikyū (Earth) Club, a volunteer activity organization of which all group employees are members, enabling them to voluntarily take part in social contribution activities. Some agencies use their specialist skills of automobile repair to maintain and clean wheelchairs.

In 2018, more than 2,200 employees and agencies nationwide participated in the maintenance and cleaning of about 4,100 wheelchairs.



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

Seiji Togo Memorial Sompō Japan Nipponkoa Museum of Art

The new museum will open as the Sompō Museum of Art in May 2020

In 1976, Sompō Japan Nipponkoa opened an art museum on the 42nd floor of our headquarters building in Tokyo. It is the only museum in Asia where visitors can view one of Van Gogh's "Sunflowers." In addition to the museum's collection such as works by Gauguin, Cezanne, Seiji Togo, and Grandma Moses, the museum holds a variety of exhibitions and supports emerging artists. Entry is free for children and students until graduating from high school, and in collaboration with Shinjuku ward, the museum opens when it is closed to the public, to provide a venue for public elementary and junior high schools to hold art classes to cultivate art appreciation in young generation.

The museum will be relocated to a new building currently under construction in the grounds of our headquarters building, and reopened as Sompō Museum of Art in May 2020. We are working to create a museum that will welcome visitors of all ages both from within Japan and overseas, as a landmark for culture and art in Shinjuku.

Check here
for exhibition
details!



The new museum will open in May 2020
Photo image provided by Taisei Corporation First-Class Architect Office



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

Sompō Art Fund Contributing to the arts and culture in Japan



Sompō Japan Nipponkoa established the Sompō Art Fund in 2016 as a way of supporting arts programs nationwide. We aim to contribute to regional vitalization by offering assistance to unique art projects and international art festivals around Japan.

* The fund uses the 2021 Social Creativity through Arts and Culture Fund (2021 Arts Fund) scheme managed by the Association for Corporate Support of the Arts.

Rokko Meets Art 2018
Takeshi KIMURA become a field / person

Sompo Japan Nipponkoa puppet theater Himamwari Hall

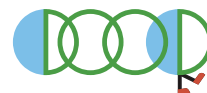


Sompo Japan Nipponkoa has operated the Himawari Hall puppet theater in collaboration with the local NPO Aichi Puppetry Center since its opening in 1989. The theater has organized a wide variety of events that draw national attention, such as puppet performances, seminars, workshops, the children's art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

Himawari Hall's 30th Anniversary Performance

Tokyo University of the Arts × SOMPO Holdings

Diversity on the Arts Project (DOOR)



Diversity on the
Arts Project

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

Watch introductory
videos!



Material Issue

5



Supporting Diversity and Inclusion in Private and Public Life

Female Empowerment

We have implemented various training programs for women to support their career advancement. Sampo Japan Nipponkoa implements female training programs such as the “Women in Management course” for women with the potential to take on managerial roles; the “Female Leaders course,” which combines learning management skills with practical implementation in the workplace; and the “Future 28 course” to provide career development support based on life events. Given that a growing number of mothers are working and that fathers are increasingly participating in childcare, we think it is essential to create a workplace where both men and women can continue to work while achieving better work life balance. In April 2015, we joined the “IkuBoss Corporate Alliance,” a program managed by NPO Fathering Japan.



女性が輝く
先進企業
2016

Sampo Japan Nipponkoa received the Japan Prime Minister's Award in 2016



Our Group was selected as NADESHIKO BRAND FY2018 by Ministry of Economy, Trade and Industry and Tokyo Stock Exchange



Diversity Advocates for LGBT Persons



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

For Customers

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

For Employees

We hold employee seminars and employees who acquired the basic knowledge of LGBT and became a good understanding person (ALLY) in the workplace are positively posting ALLY declaration cards.

By visualizing the declaration, we aim to promote the understanding of LGBT in the workplace as well as leading to peace of mind for the parties. Sompo Japan Nipponkoa has received a Silver certification from the volunteer organization "Work with Pride", as an evaluation indicator for our LGBT initiatives as a corporation.

We are LGBT Friendly



SOMPO Innovation for Wellbeing

work with Pride



SOMPO Global University

The SOMPO Global University is a program launched in fiscal year 2012 to develop future management personnel. The program consists of customized training provided in partnership with the National University of Singapore Business School and on-the-job training at Group companies outside Japan. Through this program, trainees gain sophisticated management knowledge and have hands-on experience to put it into practice.

In total, 162 selected talents including those from outside our Group from 17 countries have participated in this program as of fiscal year 2019. We are fostering globally competent personnel with broad perspectives and experience regardless of nationality.



Total funding given to projects
1.91
 billion yen
 (end of 2018)

Supporting Activities that Contribute to Social Welfare

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



SOMPO Challenged Inc. to boost jobs for challenged people

SOMPO Challenged, a company that includes “challenged*” in its name, was established in April 2018 with the aim of realizing an attractive SOMPO Challenged Park (vision) that offers an unrivaled comfortable working environment, maximizes growth of individuals and organizations, and provides customers with truly selected quality. The Group, and Sompo Japan Nipponkoa in particular, entrusts the company with new projects that are undertaken by 37 challenged members. The company has challenged itself to recruit 100 members by 2023.



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

Health and Productivity Management Initiatives

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

1 Preventative Health and Productivity Management to Maintain and Promote Employees' Health

- Employees with a high risk of lifestyle diseases are encouraged to use an app for continuous follow-up by a health insurance association.
- Health checkup results are managed on a portal site provided by the health insurance association, which gives employees risk information and advice depending on their state of health.
- As a measure to improve mental health, we provide regular consultations with doctors and mental health professionals. (Sompo Japan Nipponkoa)

2 Health and Productivity Management to Keep Employees Healthy and Positive

- We regularly measure the activity level of employees and the organization. We analyze stress and performance check results as well as physical data (lifestyle habits and lifestyle disease risk factors) to identify characteristics and use them for planning measures (Sompo Japan Nipponkoa)
- We carry out stress checks to prevent mental health issues among employees, as well as proactively operating a line care system in which managers improve the working environment to address employees' mental health issues and respond to their concerns (Sompo Japan Nipponkoa)
- We offer a two-day overnight Kurort Program*1 for all employees to improve health awareness (Sompo Himawari Life)

*1 Program at a health resort with a natural environment, hot springs etc.

Sompo Holdings has been selected as a “2019 Health and Productivity Stock,” co-sponsored by the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange, in recognition of its outstanding health and productivity management. At the same time, eight companies from the Sompo Holdings Group have been recognized as “White 500” companies under the 2019 Certified Health and Productivity Management Organization Recognition Program jointly promoted by METI and the Nippon Kenko Kaigi.



Group company selected as Health and Productivity Stock

- Sompo Holdings, Inc.



Group companies recognized as White 500 companies

- Sompo Holdings, Inc. (three consecutive years)
- Sompo Japan Nipponkoa Insurance Inc. (three consecutive years)
- Sompo Himawari Life Insurance, Inc. (three consecutive years)
- Sompo Business Service, Inc. (three consecutive years)
- Sompo Risk Management & Health Care Inc. (three consecutive years)
- Sompo Health Support Inc. (three consecutive years)
- Sompo Communications Inc. (first recognition)
- Prime Assistance Inc. (first recognition)

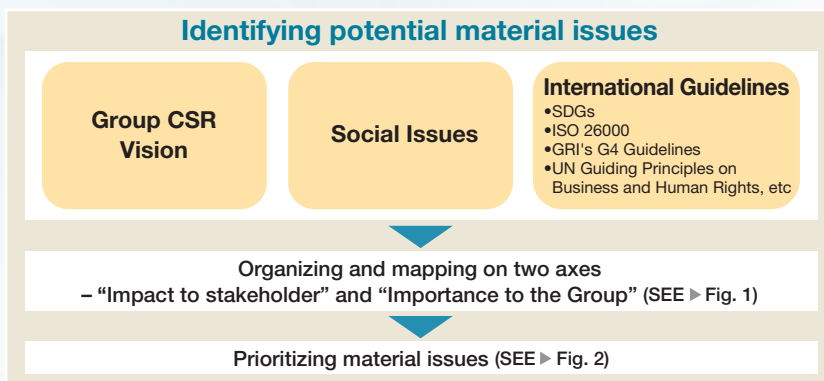


Four Steps in Redefining Material Issues

STEP 1

Materiality Assessment based on International Guidelines

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



■ Fig. 1: Materiality Matrix



*Corporate governance, compliance, and brand-related items are not included in the figure because they are fundamental to our business management and continually a high priority.
 *Red font indicates material issues, blue font indicates our key strengths.

STEP 2

Multi-Stakeholder Dialogue

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

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

STEP 3

Internal Engagement

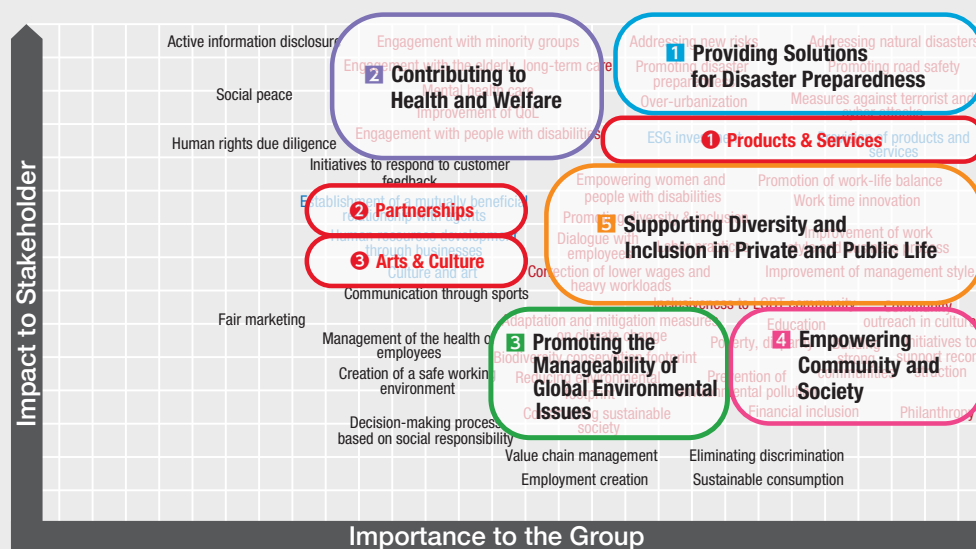
To discuss and promote CSR across the Group based on this stakeholder input, we held meetings with the Group's Council for CSR Promotion, Management Committee, and Board of Directors.

STEP 4

Identification and Action

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

Fig. 2: Prioritizing the materiality



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

CSR Management System

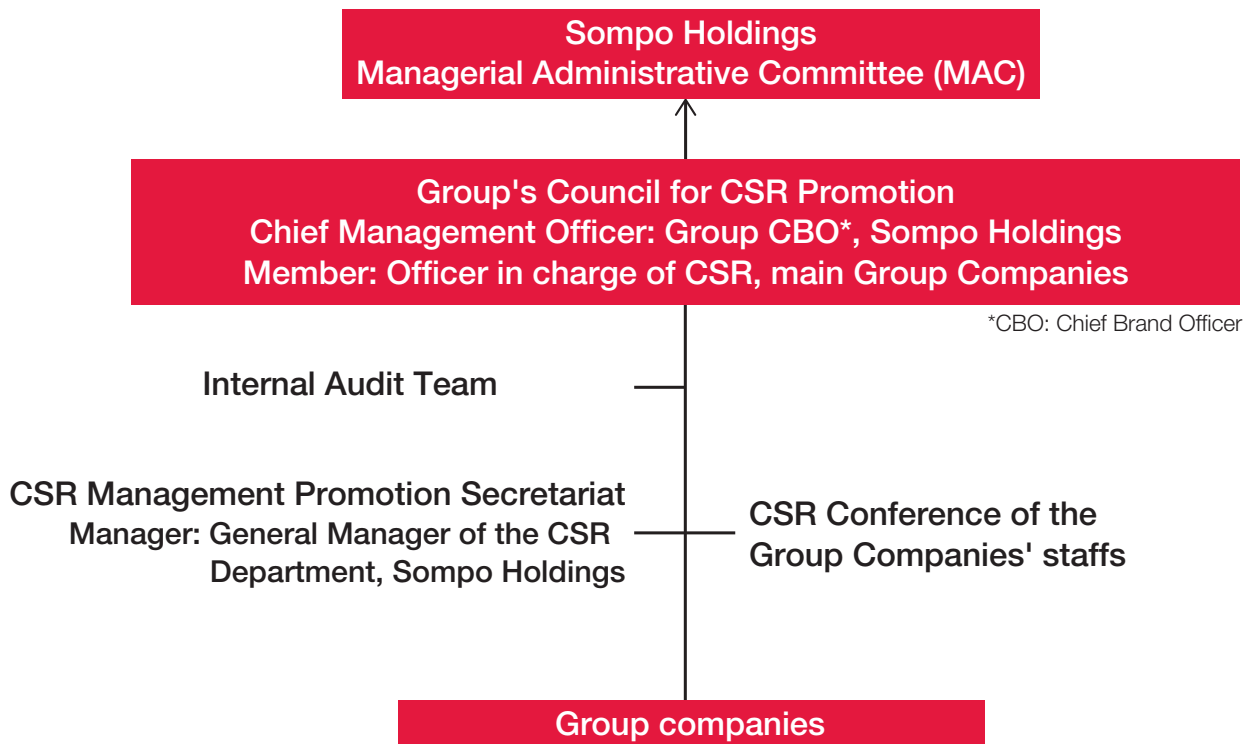
Management at Individual Companies (Continuous Improvement)

ISO 14001-based framework

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

Group-Wide Management (Council for CSR Promotion)

The Group's Council for CSR Promotion has been established with the aims of sharing exemplary initiatives and updates on the progress by Group companies and promoting non-financial initiatives focusing on ESG (environmental, social, and governance) topics to improve group-wide performance. The council periodically consults with and reports to the Management Committee and Board of Directors to raise awareness of social responsibility among directors.

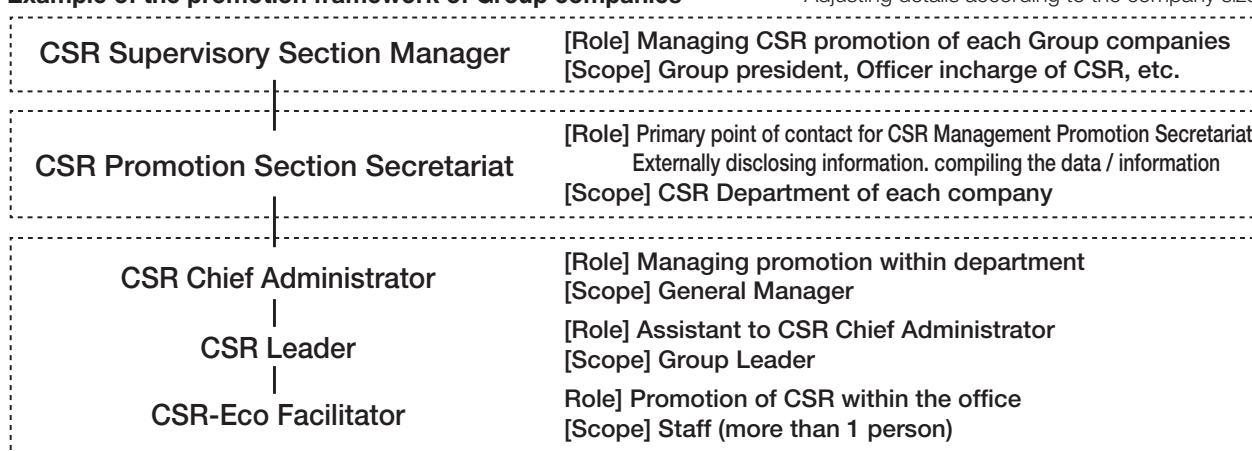


The Promotion Framework of Each Group Company

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

Example of the promotion framework of Group companies

* Adjusting details according to the company size.



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

Annual CSR Action Plan and Dialogue-based Internal Auditing

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

Various trainings

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

CSR Initiatives

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

Group CSR Vision

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

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



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

External Recognition

Dow Jones Sustainability Indices (DJSI World)

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



CDP Climate Change Survey

We are selected for the 2018 Climate A List in a survey on climate change by the international CDP project, under which the world's major institutional investors call upon businesses to adopt climate strategies and disclose their GHG emissions. We have been among the highest ranked financial institutions in Japan and the world for the third consecutive year. (January, 2019)



Selected NADESHIKO BRAND FY2018

We are selected for NADESHIKO BRAND FY2018 by Ministry of Economy, Trade and Industry and Tokyo Stock Exchange. We have been appraised in terms of building culture that supports women's career development from junior level to managerial positions and increasing number of female managers. (March, 2019)



ESG Investment Prize at the TOKYO FINANCIAL AWARD

Sompo Holdings received ESG Investment Prize at the TOKYO FINANCIAL AWARD, which was established by the Tokyo Metropolitan Government in 2018, as one of the projects under the "Global Financial City:Tokyo" Vision. (February, 2019)

Special Award in the General Category of the Minister of Environment Awards as an example of best practice in the Principles for Financial Action for the 21st Century

Sompo Japan Nipponkoa Asset Management received a Special Award in the General Category of the Minister of Environment Awards as an example of best practice in the Principles for Financial Action for the 21st Century in recognition of the pioneering actions and high operating performance of this fund over a long period of time. (March, 2019)

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

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

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