

Five Material Issues

- 1** Providing Solutions for Disaster Preparedness
- 2** Contributing to Health and Welfare
- 3** Promoting the Manageability of Global Environmental Issues
- 4** Empowering Community and Society
- 5** Supporting Diversity and Inclusion in Private and Public Life

Contribution to 5 Material Issues					Products / Services and Description	Offered by
1	2	3	4	5		
<b>P &amp; C Insurance</b>						
<b>Automobile insurance products / services</b>						
•					A telematics service designed to support safe driving by gathering and analyzing motion data from drive recorders	Sompo Japan Nipponkoa
•					A new telematics service aimed at individuals designed to navigate users to drive without anxiety, safely, and comfortably using a designated smartphone app downloaded by customers	Sompo Japan Nipponkoa
•					A telematics service using drive recorders for elderly drivers	Sompo Japan Nipponkoa
		•			Application of the insurance premium discount for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars	Sompo Japan Nipponkoa Saison Automobile and Fire
		•			Special policy that covers the excess amount of repair costs over the market price of the insured car in an accident to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa Saison Automobile and Fire
		•			Special policy that covers the excess amount of repair costs over the market price of the third party's car damaged by the insured car in an accident to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa Saison Automobile and Fire
		•			Promoting web-based insurance policy and clause and the web-based insurance contracts	Sompo Japan Nipponkoa
		•			Promoting the usage of recycled automobile parts and second hand parts in an incident of a car accident	Sompo Japan Nipponkoa
		•			Contract procedures that can be completed only by online or phone to reduce use of contract paper	Saison Automobile and Fire Sompo 24
		•			Discount on premiums for customers who don't need the delivery of the insurance policy	Saison Automobile and Fire Sompo 24
•					Services that gather information from vital sensors and measurement devices and provide information for driver's daily health management and accident prevention, including quick SAS check and health management support for managers and drivers	Sompo Japan Nipponkoa Sompo Risk Management & Health Care
•					Service that automatically analyses the video recorded by the drive recorder (full-time recording) to identify incidents at traffic intersections, such as failing to stop at a yellow or red light and failing to stop at stop signs, and that produces a guidance report	Sompo Japan Nipponkoa Sompo Risk Management & Health Care
		•			Standardization of the digital insurance policy (PDF file), reducing paper use	Saison Automobile and Fire
•					Services that provide driving report utilizing IoT and analyzing driver's eco-friendly driving, driving score, and rough handling	Saison Automobile and Fire
<b>Fire and new types of insurance products / services</b>						
•					Insurance mainly for small and medium-sized enterprises that guarantees prompt insurance payments and supports business continuity after a severe earthquake	Sompo Japan Nipponkoa
•					Insurance with a service that provides weather forecasts and countermeasure information from Weathernews Inc. that will be helpful in making appropriate decisions and evacuation warnings, in addition to insurance that compensates for expense paid when a local authority issues an evacuation order	Sompo Japan Nipponkoa
•					Insurance for an incident that a third party claims compensation for damage or for loss of profits due to a cyber security accident such as the loss of electronic data, information leaks, or the inability to use networks	Sompo Japan Nipponkoa
•					Conducting performance check / inspection service of Boiler and Class-1 Pressure Vessel based on the Industrial Safety and Health Act as a performance inspection agency registered by the Japanese Minister of Health, Labour and Welfare	Sompo Japan Nipponkoa
•					Conducting periodic safety management review, safety management inspection on welding and pre-service safety management review concerning thermal power plants, etc. based on the Electricity Business Act as a performance inspection agency registered by the Japanese Minister of Economy, Trade and Industry	Sompo Japan Nipponkoa
•		•			The cleaning services of the insured buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters to restore them faster than the replacement with completely new ones	Sompo Japan Nipponkoa
•		•			A special fire insurance clause for photovoltaic power generation companies that compensates for reductions in operating profit due to disasters	Sompo Japan Nipponkoa
•		•			Fire insurance for wind power generation companies with a special clause that covers costs to prevent a recurrence of accidents	Sompo Japan Nipponkoa
•		•			Insurance for inconceivable and unexpected accidents during the construction of offshore wind power generating facilities and their operations	Sompo Japan Nipponkoa Sompo Canopus
	•				Comprehensive legal indemnity liability insurance for designated business operators provided for in the Long-Term Care Insurance Act or the Act on Comprehensive Support for Persons with Disabilities	Sompo Japan Nipponkoa
		•			A special clause for covering rooftop greening and environmental protection costs for buildings	Sompo Japan Nipponkoa
		•			Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
		•			Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance	Sompo Japan Nipponkoa
		•			Insurance specifically for services gas stations that covers risk of soil pollution and soil remediation costs	Sompo Japan Nipponkoa

		●			Liability insurance for waste generators who are required by law to remove their industrial waste in the event that it is dumped illegally	Sompo Japan Nipponkoa
		●			Liability insurance for medical institutions in the event that their waste is dumped illegally	Sompo Japan Nipponkoa
		●			Support for corporate measures against environmental pollution	Sompo Japan Nipponkoa
		●			Insurance with a special clause that covers soil testing costs (costs of checking whether or not soil on the site premises is contaminated after the spill, overflow, or leak of a contaminant)	Sompo Japan Nipponkoa
		●			Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
				●	Insurance for "doulas" — workers who assist women before, during, and after childbirth — that covers their legal liability for damages arising in the course of their work	Sompo Japan Nipponkoa
	●				Lump sum payments when a parent (insured party) requires long-term care and such situation exceeds a fixed period of time	Sompo Japan Nipponkoa
	●				Free-of-charge telephone health counseling for workers, as well as consultation for human resource and labor department personnel, of companies purchasing our comprehensive workers' compensation insurance	Sompo Japan Nipponkoa
	●				Insurance that covers the risk of long-term absence from work due to mental disorder and offers comprehensive services for reducing mental health risks	Sompo Japan Nipponkoa
	●				Comprehensive services for reducing mental health risk	Sompo Japan Nipponkoa
	●				Insurance with comprehensive services for reducing mental health risks of employees in offices outside Japan	Sompo Japan Nipponkoa
	●				Insurance that covers injury and other risks confronting elderly people	Sompo Japan Nipponkoa
		●			A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament	Sompo Japan Nipponkoa
<b>Other types of insurance products / services</b>						
●		●			A financial product to reduce risks by covering a decrease in corporate revenues and increase in expenditures caused by changes in temperature, wind, precipitation, duration of sunshine, and other climatic conditions	Sompo Japan Nipponkoa
●		●			Support for corporate business continuity	Sompo Japan Nipponkoa
●					Financial instruments that pay a pre-determined lump sum when the Meteorological Agency issues a level 3 or higher volcanic alert for Mt. Fuji or announces that it has erupted	Sompo Japan Nipponkoa
●		●	●		Weather index insurance, a product developed as part of climate change adaptation measures that is aimed at reducing drought damage suffered by rice farmers in Thailand	Sompo Holdings
●		●	●		A joint program of World Bank and the Japanese government which is aimed at reducing the risk of natural disasters in island countries in the Pacific Ocean	Sompo Japan Nipponkoa
●	●		●		Micro insurance packages that combine livestock insurance with illness and injury insurance, or those packages with microfinance for farmers, that cover fire, illness, and injury, provided in India	Sompo Japan Nipponkoa
				●	Insurance for private schools that covers tuition and other fees exempted with the aim of supporting students at elementary, junior high and senior high schools to continue studying until graduation	Sompo Japan Nipponkoa
<b>Life Insurance Products / Services</b>						
	●				The costs for an operation to harvest bone marrow stem cells for bone marrow stem cell transplantation are covered	Sompo Japan Nipponkoa Himawari Life
	●				The costs for cancer treatment are covered even when it does not involve hospitalization and requires only outpatient treatment	
	●				A part or whole of the whole life insurance benefit is paid if the insured is certified care level of 4 or 5 under a public long-term care insurance system	
	●				A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits	
	●				Providing a wide range of services from consultation on health, healthcare, care, tax, laws, and introducing home security products provided by security companies	
	●				Lending wearable devices that enable heart rates to be measured to support the promotion of health among policyholders	
		●			Policy applications, including content verification and notification, completed by tablet computers or other devices (paper applications no longer needed)	
		●			Policy documentation and guides offered in CD-ROM format	
				●	Omitting partial confirmation of the relationship between the insured party and the beneficiary for policies in which a same-sex partner is appointed as the beneficiary, to enable procedures to be handled smoothly	
<b>Nursing Care / Healthcare Services</b>						
<b>Long-term care services</b>						
	●				<ul style="list-style-type: none"> <li>Private long-term care center (daily long-term care for residents of specified facilities)</li> <li>Housing for the elderly that provides services</li> </ul>	Sompo Care Message Sompo Care Next Cedar
	●				<ul style="list-style-type: none"> <li>Home visit nursing care</li> <li>Home visit long-term care</li> </ul>	Sompo Care Message Cedar

Physical healthcare services							
	●				A program used by health insurance societies and other medical insurers to prevent lifestyle-related diseases among the insured by providing specific health guidance and other services	Sompo Risk Management & Health Care	
	●				A health support program to prevent the progression of lifestyle-related diseases such as diabetes for people who do not require specific health guidance such as non-obese individuals and people on medication		
	●				A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance		
Mental healthcare services							
	●				Human resource resilience level measurement tool (LLax MRP)	Sompo Risk Management & Health Care	
	●				<ul style="list-style-type: none"> <li>Mental health checkup / counseling (face-to-face / phone / online) (LLax counseling)</li> <li>Mental stress check &amp; counseling package service (LLax check &amp; counseling)</li> <li>Around-the-clock telephone counseling regarding health and long-term care</li> </ul>		
	●				<ul style="list-style-type: none"> <li>Mental health promotion &amp; disease prevention package (LLax seed, LLax seeda)</li> <li>Labor productivity measurement program (LLax WLQ-J)</li> </ul>		
	●				Case management program, reinstatement support program (LLax standard & come-back support)		
	●				Planning, operation, and implementation of mental healthcare training (LLax training)		
	●				Mental healthcare service package for employees before moving and in offices outside Japan and their families (LLax Global)		
Consulting Services							
	●				Providing support for businesses in implementing their health and productivity management by conducting PDCA such as analyzing medical prescription data and health diagnosis data, setting targets based on the results of analysis, offering solutions, and verifying the benefits, in order to improve and maintain employees' health	Sompo Risk Management & Health Care	
	●				Support for global companies risk management framework and measures		
	●				Support for preparing a business continuity plan (BCP) to establish necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster		
	●				Support for planning, implementation and evaluation of training aimed at improving the level of BCM systems with a focus on motivating management, developing risk management staff and integrating segments / offices		
	●				Support for companies seeking to obtain certification under ISO 22301, the international standard for business continuity management systems (BCMSs)		
	●				Support for food companies (e.g., manufacturers, wholesalers, retailers) in food safety control, proper labeling, response to food accidents, etc. required for food safety and security and consumer trust in food		
	●				Support for companies seeking to obtain certification under ISO 39001, the international standard for road traffic safety management systems (RTSMSs)		
			●		Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants		
			●		Diagnosis of fire and crime risk at mega solar power plants, conducted in partnership with Sohgo Security Services Co., Ltd.		
			●	●	●		Support for CSR promotion, external evaluation and analysis of CSR, and CSR information disclosure as a whole, including assistance for ISO 26000-based strategic CSR management and development of management systems, CSR marketing using social media, assistance for responding to SRI surveys, and preparing CSR reports and integrated reports
	●		●	●	●		Consulting service for ISO 20121 certification, the international standard for event sustainability management systems
			●				Support for the calculation of CO <sub>2</sub> emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry
			●				Both Tokyo Cap-and-Trade (mandatory emissions trading scheme), launched by the Tokyo Metropolitan Government, and the Target-Setting Emissions Trading Program, launched by Saitama Prefecture, require verification by a registered verification agency in determining standard greenhouse gas emissions and accrediting businesses that comply with the standards. Sompo Risk Management & Health Care is a registered verification agency
			●			Assessment of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Tokyo, an international environmental civil society	
Financial Products / Other Services							
Financial products							
			●			Sompo Japan Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value	Sompo Japan Nipponkoa Asset Management
			●	●	●	Sompo Japan SRI Open: SRI fund for investing in Japanese companies that are highly evaluated in ESG	
			●			Sompo Japan Eco Open: Japanese stock fund that attaches importance not only to high recognition in environmental management and financial value but also to high dividend yields	
			●	●	●	SNAM Japan ESG Investment Fund: SRI fund for investing in Japanese companies that are highly evaluated in ESG for institutional investors	
			●			SNAM Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value for institutional investors	

**Assistance services**

•				Arrangements for emergency services such as for a tow truck in response to various car troubles, including a flat battery or being locked out of the vehicle	Prime Assistance
•				Expert emergency repair services are arranged with regard to plumbing, locks, electricity, fittings, and other parts of the house	
•				A program that, under home warranty insurance, offers a combination of administrative services for repairing household equipment (ventilating fan, water heater, air conditioner, etc.) after the expiration of the manufacturer's warranty period and arrangements for home assistance services	
•				A program developed for companies operating outside Japan that offers temporary payment of medical expenses to a local medical institution on behalf of employees in offices outside Japan; support for claims for health insurance / overseas travel insurance; and information on local medical institutions	