

	Business Owner			
Group Chief Officer	Group CFO	Domestic P&C Insurance Business Owner	Domestic Life Insurance Business Owner	Nursing Care & Healthcare Business Owner
	Group CRO			Overseas Insurance Business Owner
	Group CACO			
	Group CIO			
	Group CDO			
	Group CHRO			

Capital Policy



Based on our strategic risk management* framework, we aim to provide attractive shareholder returns and maximize corporate value based on a balance between profit and capital.

* ERM: Enterprise risk management

Shinji Tsuji

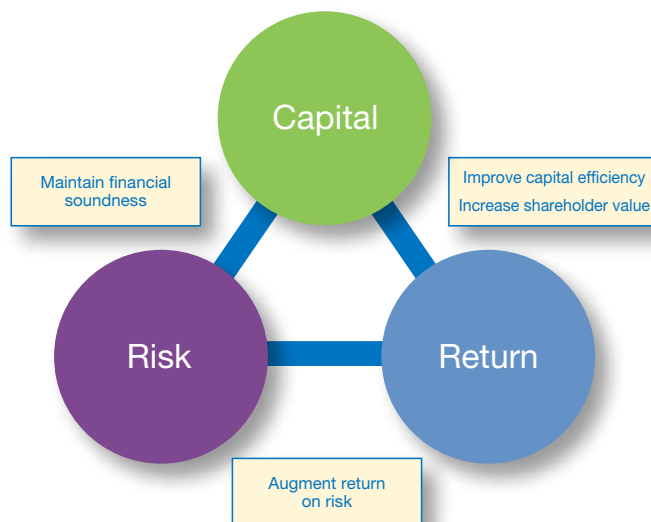
Group CFO
Representative Director,
Deputy President and
Senior Managing Executive Officer

Basic Capital Policy

Based on our strategic risk management framework, we work to appropriately control the balance between profit, capital, and risk; maintain robust financial strengths; achieve growth that will put our profit levels within the global top 10 insurers; steadily improve capital efficiency to realize adjusted consolidated ROE of 10% or more; and provide attractive shareholder returns (shareholder dividends and share buybacks) appropriate to our profit and capital levels.

We apply management procedures for return on risk (ROR) indicators and financial soundness based on such rules as the European Union's Solvency II. On a continuous basis, we also strive to enhance capital quality, promote capital policy that facilitates the proactive taking of returns, and maximize corporate value.

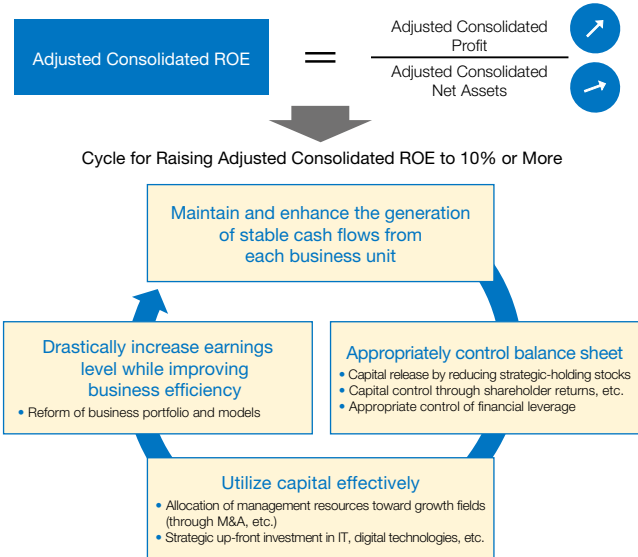
Capital Policy Based on the ERM Framework



Improvement of Capital Efficiency

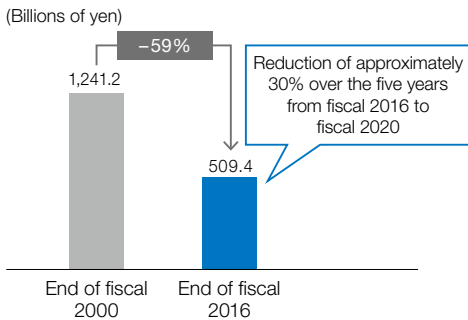
In accordance with the operating cycle for improving ROE sustainably that was established on the basis of its strategic risk management framework, the Group appropriately controls its balance sheet through such measures as continuing to reduce its strategic holdings of stocks and increasing shareholder returns while enhancing its systems for generating stable cash flows in each of its businesses. On this basis, we will allocate management sources toward growth fields (through M&A, for example), and make effective use of forward-looking strategic investments in IT and digital areas. In addition, we will work to achieve drastic improvements in business efficiency and profit levels by transforming our business portfolio and business models. As a result, we intend to achieve sustainable growth in adjusted consolidated profit and adjusted consolidated ROE and reach our medium-to-long-term targets.

ROE Improvement Cycle



Examples of Specific Initiatives Based on the ROE Improvement Cycle

Results on Reducing Strategic-Holding Stocks (Based on Book Value)



Allocation of Management Resources toward Growth Fields

Business Category	Year	Initiative
Overseas Insurance Business	2014	Sompo Canopius (United Kingdom)
	2017	Sompo International (Endurance) (Bermuda, British overseas territory)
	2010	Sompo Singapore, Sompo Japan Sigorta (Turkey)
	2011	Berjaya Sompo (Malaysia)
Nursing Care & Healthcare Business	2013	Sompo Seguros (Brazil)
	2015	Sompo Care Next
Strategic Businesses	2016	Sompo Care Message
	2015	FRESHHOUSE, Sompo Warranty

Shareholder Returns

Sompo Holdings' basic policy is to issue stable dividends, viewing flexible share buybacks as a potential option when deemed appropriate based on capital condition, as it seeks to provide attractive shareholder returns.

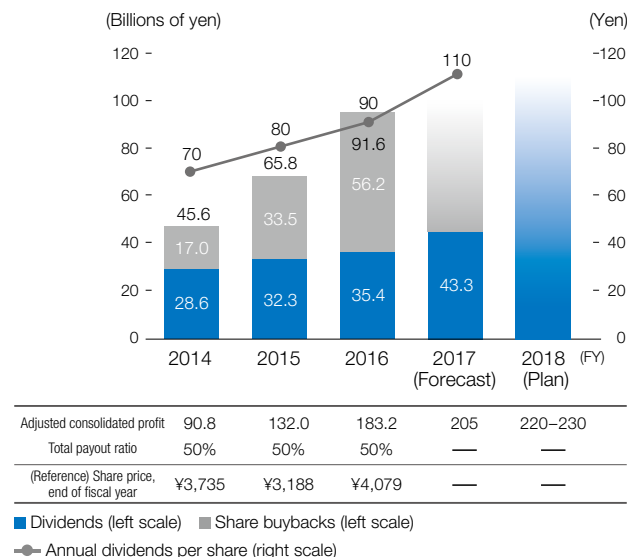
Based on our adjusted consolidated profit growth to date, we plan to increase the total of shareholder returns (total dividend payments + total share buybacks). In the Mid-Term Management Plan that started in fiscal 2016, we set the medium-term target for the total payout ratio* at around 50% for the total shareholder return ratio, and we will newly include adjusted consolidated profit from the domestic life insurance business in funds for shareholder returns.

* The total payout ratio is an indicator of the weight of shareholder returns on the profit of each period and is calculated using the following formula.

Total payout ratio = (total dividend payments + total share buybacks) / adjusted consolidated profit

Please see page 55 for the method of calculating adjusted consolidated profit.

Trend in Total of Shareholder Returns



Maintenance of Financial Soundness

To maintain financial soundness, we manage capital based on the economic solvency ratio (ESR), determined by comparing economic value based on capital and risk.

Capital management is carried out by establishing a target capital level (ESR: around 180% to 250%) and risk tolerance level as indicators of the amount of capital necessary for advancing Group strategies. When calculating ESR, we employ capital management methods based on the European Union's Solvency II and other international capital regulations in order to increase global comparability, taking into account the recent disclosure status of insurance companies in Japan and overseas. Financial soundness is maintained and managed in this manner.

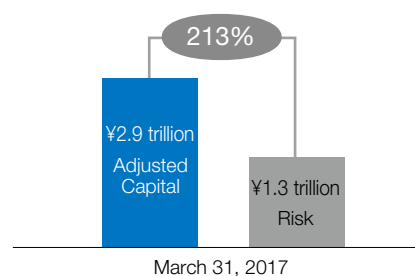
With an ESR standard of 213% as of March 31, 2017, the level is within our target capital range, indicating that we are maintaining robust financial soundness.

ESR (Economic Solvency Ratio)

Target Capital Level of around 180% to 250%

180%: Level leading to stable financial soundness based on results of stress tests

250%: Level set based on capital efficiency



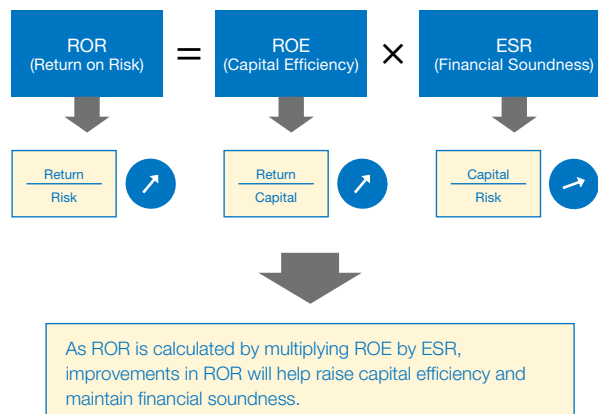
Improvement of Return on Risk

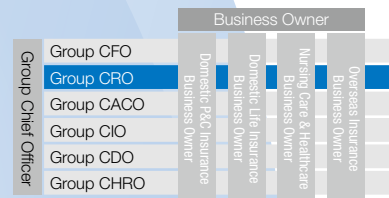
We use the return on risk indicator of ROR in management decision-making. By raising capital efficiency and maintaining financial soundness as ROR increases, we aim to sustainably enhance corporate value.

When formulating business plans, the Group confirms the validity of plans in terms of the future outlook of the Group's overall capital efficiency, financial soundness, and earnings stability as well as quantitative analyses of ROR of each business unit and line of business.

Not just limited to these areas, ROR functions as a yardstick for management in a wide range of individual policies. This indicator is thus employed when selecting stocks as part of reducing strategic-holding stocks, formulating natural catastrophe risk reinsurance strategies, making investment decisions regarding M&A activities, and setting insurance product underwriting strategies and premiums.

ROR Improvement





Strategic Risk Management (ERM)

We work to improve corporate value and secure financial soundness by embedding Strategic Risk Management and its practices.

* Our ERM framework is referred to within the Group as "Strategic Risk Management."



Masato Fujikura
Group CRO
Director, Managing Executive Officer

Group Management Foundation

Strategic Risk Management (ERM)

1. PDCA Cycle of Strategic Risk Management

The Group implements Strategic Risk Management to maximize the Group's corporate value by minimizing unforeseen losses while effectively utilizing its capital, increasing its profits under appropriately control of risks.

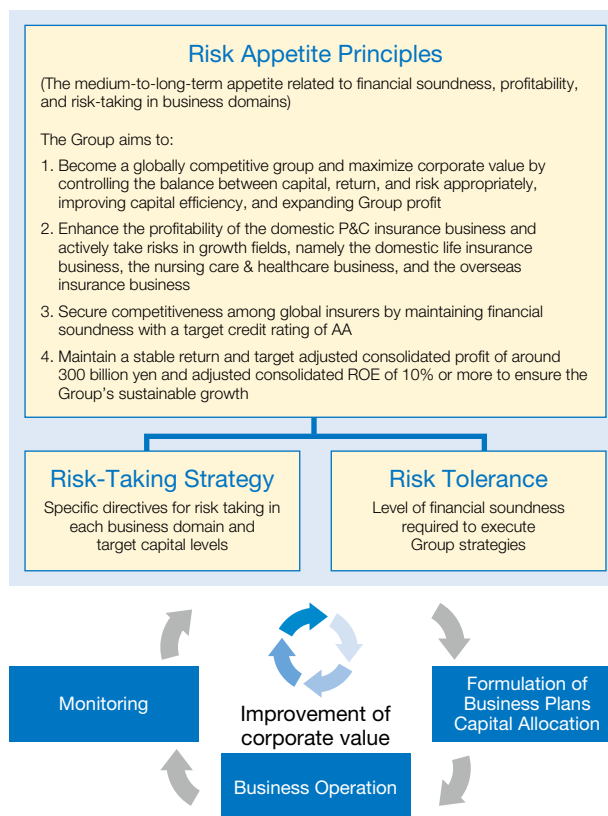
To achieve these objectives, we have formulated our "Group Risk Appetite Statement," which serves as a guideline for risk taking. We have constructed and implement a PDCA cycle (an iterative four-step management plan-do-check-act cycle) for Strategic Risk Management to operate our business based on this guideline.

Plan: Each business unit formulates a business plan based on the Group Risk Appetite Statement. The Group conducts quantitative validation of the appropriateness of such factors as Group-wide capital efficiency (ROE), financial soundness (ESR) and return on risk (ROR), thereby determining optimal business plans as the Group. The Group also allocates its capital to each business unit based on growth potential and profitability.

Do: Each business unit takes risks within its allocated capital, aiming to achieve the profit targets in its business plan.

Check, Act: The Group periodically monitors changes in the business environment and progress on plans, and revises business plans and capital allocation as necessary.

Group Risk Appetite Statement



2. Risk Control System

Sompo Holdings has created and operates a stringent risk control system that enables comprehensive identification of and responses to risks affecting the Group based on risk assessments.

(1) Top Risk Management

Top risks are defined as “risks that may have significant impact on the Group.” A risk owner (officer class) is appointed for each risk and officers are responsible for implementing countermeasures and process management.

Top risks are selected through both a top-down approach, which is based on the recognition of the business environment by management and outside directors, and a bottom-up approach, which is based on risk assessment.

(2) Emerging Risk Management

Emerging risks are defined as “risks that could materialize or change due to changes in the operating environment and other factors and may exert a significant impact on the Group in the future.” Specific risks are identified based on risk assessment, reports from external institutions, and other measures, and appropriate risk management is performed.

It is important to consider emerging risks in terms of not only mitigating losses but also future business opportunities, such as development of new insurance products and services. We are thus monitoring, researching, and studying risks on a Group-wide basis.

(3) Capital Management

Regarding the risk tolerance for financial soundness necessary for executing Group strategies, the Group uses value at risk (VaR)—a risk indicator—to measure the estimated level of damage that the Group may suffer for a holding period of one year, and manage such risk in order to maintain financial soundness equivalent to an AA rating.

We regularly monitor the status of risk and capital of the Group and each business unit. A system has been established so that when there is a risk of breaching risk tolerance, the Group will formulate and implement measures aimed at reducing risk or reinforcing capital.

(4) Stress Test

To accurately understand and manage events having a major impact on Group management, scenario stress tests, reverse stress tests, and sensitivity analyses are conducted on a Group-wide basis to analyze the degree of impact on capital and risk. A system has been established to implement countermeasures as necessary.

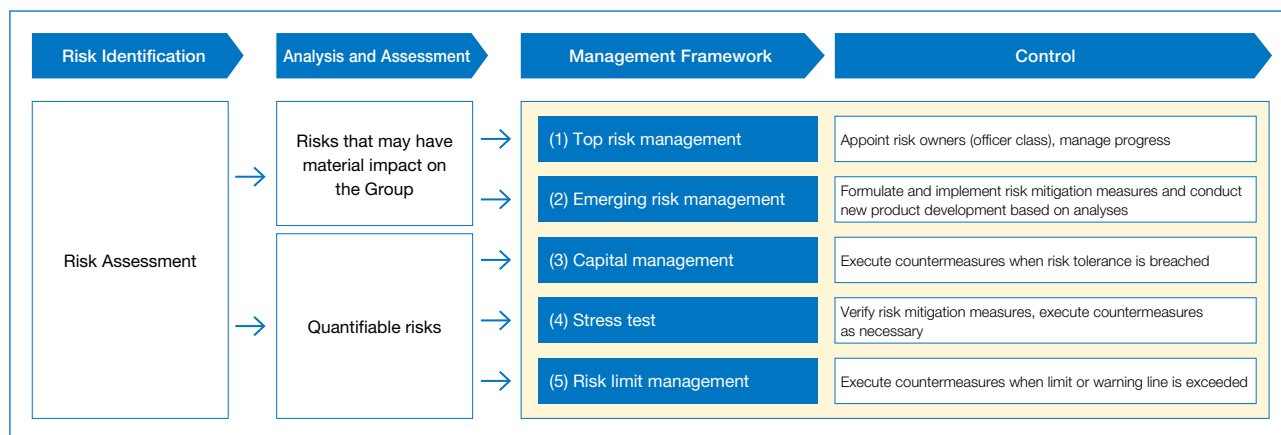
Scenario Stress Tests	The Company evaluates the possible impact of stress scenarios with the potential to significantly affect management, such as large-scale natural catastrophes and financial market disruptions, with the aim of verifying the sufficiency of capital and the efficacy of risk mitigation measures. Moreover, Sompo Holdings regularly verifies the appropriateness of stress scenarios to ensure that it is able to respond effectively to changes in the business environment.
Reverse Stress Tests	Reverse stress tests are conducted to identify specific events that breach risk tolerance and prepare actions in advance.
Sensitivity Analyses	Sensitivity analyses are conducted to understand the impact of major risk factor fluctuations on capital and risk and to verify the appropriateness of internal models through comparisons with actual business performance.

(5) Risk Limit Management

To avoid huge losses due to the occurrence of specific events, we have set Group-wide limits that are consistent with risk tolerance with regard to credit risks, reinsurance counterparty risks, and overseas natural catastrophe risks. Risks are managed to ensure that they do not exceed these limits.

As a preventive management measure, warning lines have been set, and a system for formulating and implementing countermeasures in the event that risks exceed the warning lines has been established.

Stringent Risk Control System Serving as Cornerstone of ERM



Strategic Risk Management (ERM) Development

In the volatile, uncertain, complex, and ambiguous (VUCA) world, the Group needs to look forward and address risks continuously. Also, the portfolio of the Group is being transformed by the full-fledged entry into the nursing care business and the expansion of overseas business. In response to increasingly diverse and complex risks, the Group recognizes the need to enhance Strategic Risk Management continuously.

In FY2017, under the Group CxO system, the Group CRO is promoting the practice of Strategic Risk Management and enhancing Strategic Risk Management further in Group-wide basis.

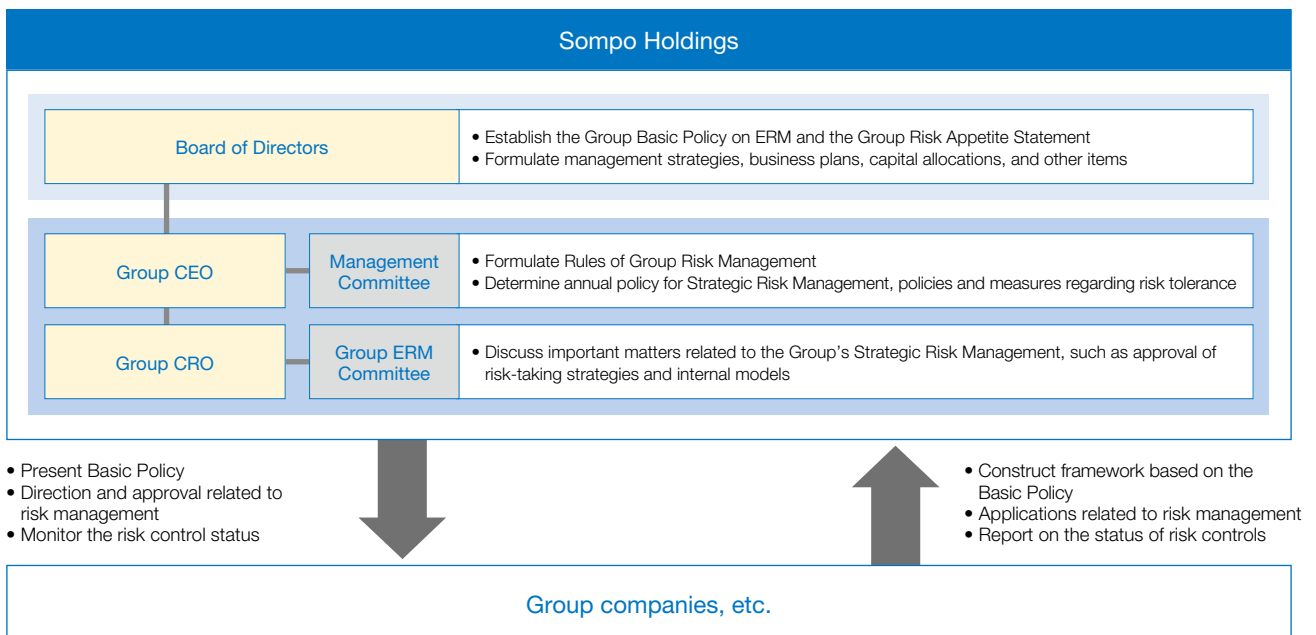
In the expanding overseas insurance business, the Group is constructing and enhancing the globally integrated ERM framework by measures such as sending staffs to Sompo International, which manages our European and North American business, and to other major places of operation, fostering close relationships with overseas entities through personnel exchanges, and having

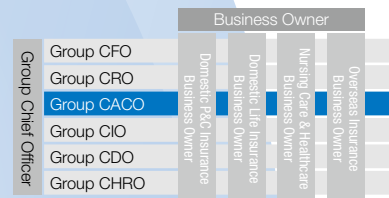
management of overseas entities to participate in the Group ERM Committee to incorporate their global expertise. In the nursing care & healthcare business, the Group is enhancing the risk management framework based on the characteristics of the nursing care business and constructing a framework to prevent material risk from occurring.

As an initiative to reinforce the cross-segment function, the Group CRO is constructing a system to control the Group's risk portfolio proactively, through coordination with the Group CFO.

Furthermore, to embed ERM culture throughout the Group and strengthen the human resources that underpin Strategic Risk Management, the Group is enhancing the use of the ROR indicator in the performance appraisal system, sending a message from management and providing various training sessions tailored to the roles of employees.

Strategic Risk Management (ERM) Frameworks





Compliance and Internal Audits



We are establishing a framework to provide the highest-quality services that contribute to the security, health, and wellbeing of our customers by using our expertise and experience in compliance and internal audits and by enhancing the effectiveness and efficiency of the internal control framework for the entire Group.

Koichi Yoshikawa

Group CACO
Director, Managing Executive Officer

Establishing a Group-Wide Internal Control Framework

Reflecting the Group’s social responsibility and public mission, we have formulated various core Group policies for frameworks to maintain sound business foundations at Group companies, and have asked each Group company to comply with these policies.

We are continuously improving the Group’s internal control framework by verifying the effectiveness of each Group company’s framework. We regard compliance and internal audits as key functions for establishing an internal control framework.

Commitment to Compliance

The Group aims to be a corporate group trusted by society by providing the highest-quality services that contribute to the security, health, and wellbeing of its customers. To this end, the Group conducts appropriate corporate activities in compliance with laws, other applicable rules, societal norms, and corporate ethics, based on an ongoing awareness of the need to fulfill its social responsibility.

We have formulated various policies such as the Group Basic Policy on Compliance, as well as the Group Compliance Code of Conduct, and are raising awareness among Group officers. We also anticipate various compliance-related risks and work to prevent risk from manifesting so that each Group company can increase the effectiveness of compliance initiatives based on these policies.

For example, in regions where foreign countries’ laws (laws and regulations other than those of Japan or the country in which we do business) apply, we use the Group’s internal and external

networks to gather information regarding revisions to laws and regulations in countries and regions around the world, and then confirm categories requiring responses. We provide this information to Group companies in Japan and overseas, helping them put their frameworks in place.

While the Group has positioned the insurance business at its core, it is expanding into such new business areas as nursing care and home remodeling. When developing frameworks, it is necessary to consider not only the relevant laws but also the characteristics, scale, and operating conditions of each Group company as well as the potential risks they face. As such, in addition to requiring reports from each Group company, our members participate in Group companies’ meetings, and vice versa. We work to understand the conditions at each Group company and share information via company visits, helping us support the development of frameworks at Group companies.

Establishing an Internal Audit Framework of the Group

Under the Basic Policy on Internal Audits, internal audits are positioned as the processes to verify the appropriateness and effectiveness of internal control frameworks. The policy states that the Group shall establish an efficient and effective internal audit framework clarifying that the auditing processes are not limited to identifying and pointing out issues in internal administrative processing, etc., but also assessing the issues and providing recommendations on methods for improvement.

To establish an internal audit framework of the Group, we conduct internal audits as necessary and support Group companies based on risk characteristics by identifying conceivable risks by monitoring internal audit plans and the progress of internal audits.

Enhancing the internal auditing functions of each Group company by promoting the internal audit skills and expertise of the Group is one of our major roles. For example, Sompo Japan Nipponkoa won the 30th Chairman's Award of the Institute of

Internal Auditors-Japan (Chairman: Kazuhiko Fukushima) in September 2016. We have accumulated this experience and are utilizing it as know-how throughout the Group.



The award ceremony

Initiatives to Enhance the Effectiveness of the Internal Control Framework

We have established the Internal Control Committee as an advisory body for the Group CACO.

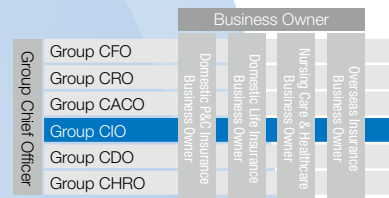
To ensure that the nine frameworks under the Basic Policy on Internal Controls function effectively and efficiently, the committee identifies internal control issues and discusses how to address those issues while considering the internal and external managing environment.

In addition, the committee is striving to continuously improve the internal control framework while verifying the status and results.

We expect each Group company to establish frameworks to regularly identify internal control issues and report the situation to management. We will monitor these initiatives and offer advice and support as needed to enhance the effectiveness of the Group's internal control framework.

Nine Frameworks under the Basic Policy on Internal Controls

1. Framework for Ensuring Proper Conduct of Operations of the Group
2. Framework for Ensuring Execution of Duties of Directors, Executive Officers, and Employees in Compliance with Applicable Laws and the Company's Articles of Incorporation
3. Strategic Risk Management Framework
4. Framework to Ensure Effective and Accurate Execution of Duties
5. Framework for Ensuring the Financial Soundness and Adequacy of Financial Reporting
6. Framework for Ensuring Appropriate Information Disclosure
7. Framework for Retention and Management of Information Related to Directors and Executive Officers' Performance of Their Duties
8. Framework to Ensure Internal Audits' Effectiveness
9. Framework Related to Audit & Supervisory Board Members' Audits



IT Strategy

We will cement the competitive edge of each business by executing digital projects and appropriately responding to cyber risks.



Shinichi Urakawa
Group CIO
Managing Executive Officer

Business Value Creation through IT

The Group's IT strategy involves optimally controlling system costs and risks, and building IT systems that contribute to achieving the management goals of each business.

In particular, we aim to establish a competitive edge through collaboration with Business Owners and by optimizing the IT investments of each business.

IT Governance

Of the abovementioned IT strategy, optimizing system costs and risks involves the following three initiatives.

1. IT Governance

Evolving the IT systems of Group companies requires processes based on the regulations of each country and industry in which we operate. We are also implementing other management processes in line with international standards.

By upgrading the system infrastructure to be compatible with present and future digital trends, we will engage in executing digital projects in partnership with the Group CDO.

2. Responding to Cyber Risks

We have set up Sompo Holdings CSIRT* to systematically respond to cyber risks for the entire Group. We will ceaselessly increase the sophistication of our responses to ever-growing cyber risks by supporting preparations for cyber risk management at each Group company and collecting external information.

* CSIRT: Computer Security Incident Response Team

3. Leveraging Group Synergies

We are pursuing Group synergies, such as reducing system costs and risks by standardizing systems and appropriately assigning and training IT personnel.

Future Innovation Project in the Domestic P&C Insurance Business

An example of being compatible with digital trends is the Future Innovation Project in the domestic P&C insurance business, a project to establish our competitive edge in collaboration with Business Owners.

The project involves fully upgrading the core IT system of the domestic P&C insurance business to a state-of-the-art system. This will enable us to cope with the rapidly evolving digital society and provide customer-oriented services.

Using external services facilitates product development and the provision of services in light of digitalization, such as setting insurance policies using information collected from a wearable device.

By doing so, we are able to respond to emergencies and provide services in step with changes in customer preferences and behavior. We will work to improve our customer engagement in line with the advancement in digital technology.

Improved Customer Engagement through Systems that Flexibly Connect to External Systems

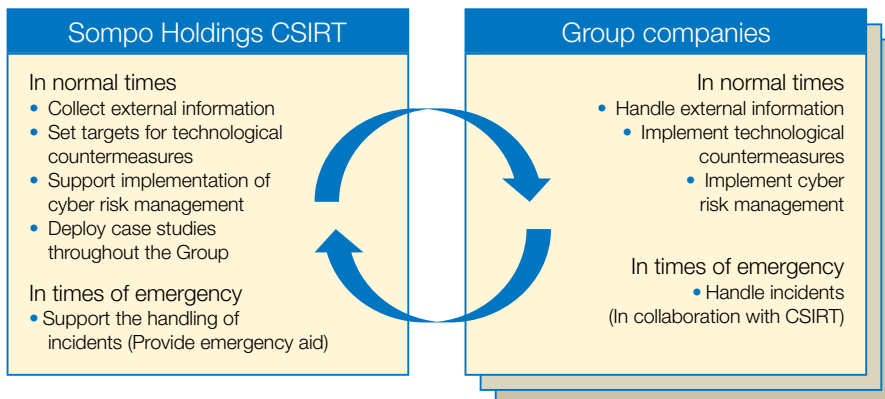


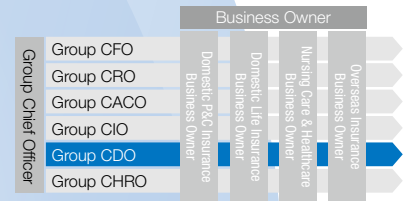
Sompo Holdings CSIRT

As a response to the increasing number of cyber risks, we established Sompo Holdings CSIRT, a dedicated organization for responding to such threats, and assigned people at each Group company to take charge of these activities. In addition, we implemented the following initiatives.

- Collect, share, and instruct on how to address external information (damages, vulnerabilities)

- Manage information on internal incidents, support the handling of those incidents
- Support setting targets for risk-based technological countermeasures
- Create business continuity plans, train personnel, support plans through implementation of drills





Digital Strategy



Throughout the Company, we are pursuing innovation leveraging the power of digital technologies—one of the Group’s core competencies—with the aim of creating new customer experiences.

Koichi Narasaki
Group CDO
Managing Executive Officer

Four Important Themes for Utilizing Digital Technologies

In our digital strategy, we aim to intensively and dynamically utilize digital technologies, which are evolving at an exponential speed, in Group operations. The evolution of technologies could bring about great changes not only in the business processes of insurance companies but also in customers, business models, and the environment. We have set four goals for our digital strategy.

1. Business Efficiency in All Segments

Utilize artificial intelligence (AI) and other new technologies to raise productivity and efficiency

2. Enhancement of Customer Contacts

Develop products and services that enhance customer experience by utilizing the Internet of Things (IoT)

3. Marketing for Digital Native Generation

Develop products and services that will be chosen by the so-called digital natives

4. New Business Model Utilizing Digital Technologies

Create new business models based on digital technologies



SOMPO Digital Lab Tokyo serves as the control tower for promoting Group innovation, supporting R&D for each of the Group’s businesses.



SOMPO Digital Lab Tokyo

Collaboration



SOMPO Digital Lab Silicon Valley

SOMPO Digital Lab Silicon Valley gathers information related to state-of-the-art digital technologies in Silicon Valley, the United States, and works to build networks with prominent local companies.

SOMPO Digital Lab Silicon Valley Initiatives

- Cultivating venture companies and collaborating with the incubators that support them (Plug and Play, Comet Labs, Runway, etc.)
- Collaborating with CARS, a Stanford University research institution that promotes R&D related to cars of the future and mobility
- Collaborating with venture capital funds (Geodesic Capital, etc.)



Examples of Digital Applications (1)

Using AI to Field Inquiries

Sompo Japan Nipponkoa uses AI at call centers to field customer inquiries and those from sales departments. Specifically, the centers use this technology to recognize customer speech, search their databases for the best responses, and display these answers in real time. For sales department queries, the company has improved its search system by making use of data on historical inquiries. Using AI in these ways shortens the time until a response is received and helps increase operational efficiency.



Examples of Digital Applications (2)

Initiatives Utilizing Wearable Devices

Sompo Japan Nipponkoa Himawari Life distributes wearable devices to some 3,000 employees to encourage healthy behavior. Based on health information and data accumulated via wearable devices, the company analyzes the correlation between illness and activity. Going forward, Sompo Japan Nipponkoa Himawari Life also aims to promote the health of its customers by utilizing wearable devices.



TOPICS

Establishment of an Institution to Cultivate Data Scientists

In April 2017, Sompo Holdings entered into an alliance with Digital Hollywood Co., Ltd., to hold Data Science BOOTCAMP, a course for cultivating data scientists. Our objective is twofold: to address the shortage of human resources who can make use of big data and AI, and to quickly discover and foster human resources who can spearhead the Group's digital strategies in the future. We plan to hold Data Science BOOTCAMP twice each year as a practical course that enables hands-on use of the Group's automobile travel data and health-related big data. For the first course, we have

already received internal and external applications from more than 30 people, which is the maximum class size.



		Business Owner	
Group Chief Officer	Group CFO	Domestic P&C Insurance Business Owner	Overseas Insurance Business Owner
	Group CRO	Domestic Life Insurance Business Owner	Nursing Care & Healthcare Business Owner
	Group CACO		
	Group CIO		
	Group CDO		
	Group CHRO		

HR Strategy



We will create an environment where various personnel can thrive regardless of nationality, gender, age, or experience. By transitioning to a structure leveraging diversity, we will contribute to the Group's growth.

Satoshi Kasai
Group CHRO
Managing Executive Officer

About the Group's HR Strategy

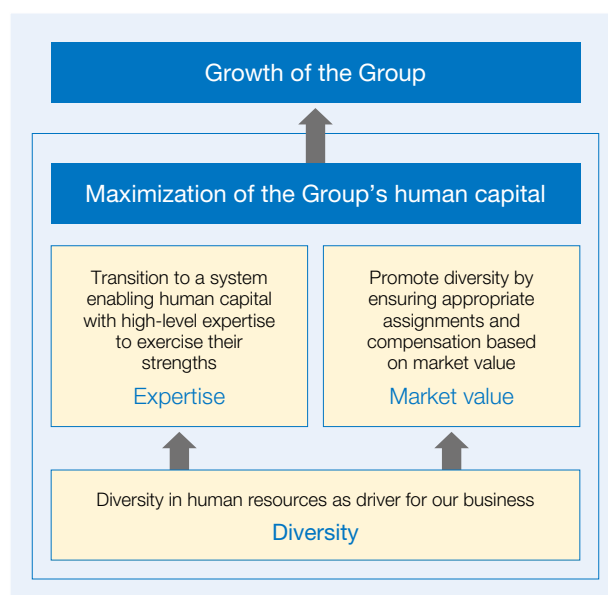
In this era of volatility, uncertainty, complexity, and ambiguity (VUCA), it is crucial to generate new ideas without getting caught up in past practices and to make rapid decisions in regard to the challenges we face.

As represented by the acquisition of Sampo International (Endurance), the Group's portfolio is becoming more diversified with the expansion of overseas businesses and the entrance into the nursing care business. We think that in such an environment, a diverse range of perspectives and values is beneficial to the series of processes that include collecting information, uncovering hints on how to proceed, identifying issues, and formulating strategies, and enhancing the quality of final decisions. We will roll out each of our human resource initiatives by incorporating diversity into the Group and turning it into a strength.

In addition, we consider expertise to be an element of diversity. We are focusing on training human resources with a high level of expertise who can raise the competitiveness of the Group, and aim to have them contribute to each business and area as experts.

We are striving to ensure appropriate personnel assignments and compensation based on market value in order to create an environment where diverse personnel can thrive. By placing the right person in the right position at the right time across the Group, we will promote the transformation to a personnel system

that empowers employees to draw on their respective strengths in each country and business. Through such a course of action, we will maximize our human capital and contribute to the Group's growth.



Diversity

To become a group where various people with different nationalities, genders, ages, and experiences can leverage their strengths, we are pushing for diverse management, personnel exchanges between Group companies, the promotion of young employees, and the hiring of mid-career experts.

To promote diverse management, we have appointed multiple outside directors with a variety of backgrounds, including two female directors. Moreover, we have assigned individuals from overseas and even outside of the Group to such important roles as executive directors in charge of overseas M&A activities and IT and digital divisions. We have also been promoting personnel exchanges among domestic and overseas Group companies as a way to increase the diversity of organizations and human resources.

Personnel relocations are actively conducted among domestic Group companies. As far as international exchanges are concerned, in addition to dispatching employees from Japan to overseas Group companies, we have assigned overseas staff in various divisions in Japan through the Group Exchange Program, which was launched in fiscal 2014. Through the end of fiscal 2016, a total of 26 employees from overseas Group companies worked in Japan, accelerating the globalization of our headquarters in Japan.

In fiscal 2013, we set a target for the ratio of female employees in management positions to reach 30% by the end of fiscal 2020. We created a female manager development program and are working to promote female employees to management positions to increase gender diversity.



Ryouko Shimokawa
 Sampo Japan Nipponkoa Himawari Life Insurance, Inc.
 Human Resource Department
 General Manager

I joined the Company in 2016 after working at a global investment bank, a private equity firm, and global food service retailer. Himawari Life attracts people with various backgrounds, and its rich diversity offers a base to handle a diverse range of talent. This year, as the head of the Human Resource Department, I will further bring out the strengths of our employees and will conduct various initiatives and reforms to ensure equal opportunity in order to make diversity a true strength of the Company. Himawari Life, which aims to transform into a health support enterprise and provide new value to its customers, in addition to ensuring gender diversity, needs to conduct decision-making based on various perspectives that extend beyond insurance. I hope to contribute to the growth and evolution of the Company.



Fei Yu
 Sampo Holdings, Inc.
 Global Business Planning Department,
 Business Operations Group,
 Sampo Japan Nipponkoa Insurance Inc.
 Global Business Planning Department,
 Business Operations Group,
 Deputy Manager

I moved to Japan from China when I was 14, and studied economics in college. After receiving my undergraduate degree, I attended graduate school in the U.K. to learn about financial investment. I joined Sampo Japan in 2014 and am now part of the Global Business Planning Department, mainly in charge of new projects. I feel that the Company offers a corporate culture where I can be proactive and take on new challenges based on my skills and motivation, not my age or background. I want to increase my abilities in a challenging environment to be able to contribute to the Company's vision of becoming one of the top 10 global companies.

Expertise

With the vision of building a “theme park for the security, health, and wellbeing of customers,” the Group is expanding its business areas, as indicated by its advance into the nursing care and home remodeling fields.

We are encouraging personnel exchanges between domestic and overseas Group companies, and are promoting talented and proactive employees in each country and business. Through these initiatives, we aim to secure market competitiveness in each of the Group’s businesses.

We also strive to secure various human resources with a high level of expertise and skill. To this end, we proactively recruit individuals with experience and track records in areas such as big data analysis, information and communication technologies (ICT), and legal affairs. In particular, during hiring we are placing greater emphasis on ICT expertise, since the advancement of digital

technologies is likely to bring about substantial changes to the structure of various industries, as suggested by the phrase “digital disruption.”

The advancement of these technologies has the potential to transform the business structure of the Group. To capture these opportunities and grow, we think it is crucial to hire personnel with relevant expertise who can leverage their experiences in their respective departments.

To acquire such human resources, we aim to provide compensation based on skills, experiences, and achievements (market value) without remaining locked into the existing remuneration system. By leveraging the expertise of these personnel based on putting the right person in the right position at the right time across the Group, we aim to enhance Group-wide competitiveness.



Bumpei Nakajima

SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
Marketing Department
Marketing group
Sompo Holdings, Inc.
Digital Strategy Planning Department
Chief manager

I entered the Company in 2016 after working in digital marketing in the securities and telecom industries. I now handle online advertising and one-to-one marketing (personalized marketing based on each customer’s needs). The Company aims to provide a “pleasant customer experience” by strengthening its interactions with customers using digital technology. I take on new challenges of using big data and cutting-edge technologies, and strive every day toward digital innovation.



Norihiko Nakabayashi

Sompo Holdings, Inc.
Digital Strategy Planning Department
Sompo Japan Nipponkoa Insurance Inc.
Digital Strategy Planning Department
Section Manager

I joined the Company in 2016 after working in the IT planning department of a Japanese manufacturer, as a data scientist at a foreign IT vendor, and in business development at an online advertising R&D center. As the chief data scientist of the Digital Strategy Planning Department, I am involved in creating policies and systems to maximize the use of data—an important management resource—across the Group. I believe that the Company is transforming business and society using cutting-edge technologies. As a director of the Japan Data Scientist Society and associate professor at the University of Tsukuba, I also focus on training human resources who can make an immediate contribution to companies involved in data science.

TOPICS

Established a “Corporate University” Education Program, SOMPO Care University

In April 2016, Sompo Care Next established the Sompo Care Next Step Center, an employee training center that recreated the rooms and facilities of a real nursing home. It was the first such training facility in the industry. Many employees used the center to further their nursing care skills.

On July 1, 2017, the scale of the center was expanded to cover each operation of the Sompo Care Group, and was renamed SOMPO Care University. In the future, we aim for this center to be a comprehensive nursing care R&D center that conducts research on issues encountered on-site and how to address them. We hope it will become a place of learning for people in various occupations that support nursing care, not just for Sompo Care Group employees.



Recreated living space. Students learn various techniques, such as how to adjust the position of a bed, and transfer and clean patients.



Training for bathing assistance. In addition to techniques for assisting with bathing, trainees learn how to use assistive technology and the rules on how to properly look after patients among other things.

LGBT Initiatives

To increase awareness of LGBT* issues and create an inclusive work environment, the Group holds study sessions so that employees can become LGBT allies (supporters). About 120 Group employees participated and furthered their understanding of LGBT issues through role-playing and learning what allies can do inside and outside of the workplace. Employees who declared themselves allies at the event were given “LGBT-friendly” stickers, and participants committed to leading the creation of inclusive work environments as LGBT supporters and allies at their respective offices.

* LGBT stands for lesbian, gay, bisexual, and transgender.



Meeting for Global Human Resources

Every year, the Group holds a meeting regarding Global Human Resource Initiatives (GHRI).

In 2017, 12 participants from 11 overseas Group companies were sent to the headquarters in Japan to discuss each of the measures being rolled out globally. It is challenging to coordinate measures across all countries as laws and customs differ for each country. Still, by offering a space to share face to face the best practices of each country, the meeting benefited Group companies from around the world.

Following our acquisition of Sompo International (Endurance), people from this company began attending the meeting in 2017. These meetings encourage the prompt two-way sharing of information with the aim of fostering collaboration and understanding on a global basis of the various measures to maximize human capital. They provide an important space to exchange information, enabling the human resource function to contribute to the sustainable growth of the entire Group.



GHRI meeting held in 2017. 12 members from 11 overseas Group companies participated

Development of Globally Competent Human Capital

We established a “corporate university” Company education program in October 2012 aimed at developing human resources who can lead the Group’s management on a global basis in the future.

This program comprises two pillars. The first pillar entails the acquisition of management knowledge through study at the National University of Singapore Business School, one of the world’s most prestigious business schools. The second pillar gives program participants the opportunity to utilize their acquired knowledge through on-the-job training at overseas companies.

We have selected the participants from not only Japan but also around the world. They are given an opportunity to acquire management knowledge through group trainings featuring thorough discussions and are offered on-the-job training at overseas companies outside the Group. We have been developing human resources who can thrive both at home and abroad.

Through fiscal 2017, a total 119 people from 15 countries have participated in this program. We have been producing global human resources with knowledge, experience, and broad perspectives.

From 2017, we added a course on digital technology and created opportunities to make suggestions regarding management issues of Group companies as an “Action Learning Program” (ALP), among other improvements, to make this an even more practical training program.



SOMPO Global University course held in 2017
Participants numbered 22, from 12 countries