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Talent Development

— HR strategies and measures for realizing the “Core Values”

Providing self-driven learning opportunities

Activity and Result

SOMPO Cross-Training Challenge

We have implemented a program through which employees work at startups, NPOs, or other entities outside of the Group to work on solving issues in society that contribute to the achievement of their My Purpose. They take on tough assignments in environments with no clear answers. In this way, we are developing human resources who personify strong leadership to bring about change in our corporate culture and can forge a self-driven career based on their My Purpose.

Digital work shift

We are currently implementing a digital work shift (to nurture digital-savvy employees) with the aim of changing people, our work, and the Company. To achieve a digital transformation, or DX, a wide range of skills are required, which is why we have classified all of our employees into three categories: (1) DX specialists, who possess expert-level skills; (2) DX planning personnel, who plan digital initiatives and lead organizations as the core in promoting DX; and (3) DX support personnel, who shoulder the responsibility of providing value to customers with the use of digital technology. Training is provided to employees according to which category they belong to.

Number of DX human resources as of the end of September 2023 (target at the end of FY2023)

DX human resources:	25,385	(24,277)
*Breakdown		
(1) DX specialists:	89	(177)
(2) DX planning personnel:	8,015	(7,000)
(3) DX support personnel:	17,281	(17,100)

Planned Group-wide learning platform

We are currently exploring the introduction of a Group-wide learning management system that is geared towards helping each and every employee achieve self-driven career development based on My Purpose. Also, by aligning it with our talent management system, we aim to construct a framework that connects learning to career-building efforts (realization of My Purpose) and suitable assignments for every employee.



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Human Rights

Basic concept and policy

Concept and Policy

In its Group Policy for Human Rights, the Group declares that it will respect the fundamental human rights of all stakeholders in the Group and in the global marketplace, including the value chain, and that it will act with high ethical standards to create a sustainable society, while respecting international codes of conduct.

The policy applies to all employees in the Group and we will make an effort to extend its application to clients, business partners, contractors, and other partner firms.

In addition, we undertake procurement activities based on the Group Sustainable Procurement Policy in an effort to take our clients, business partners, and human rights into consideration and prevent corruption, thereby engaging in fair equitable transactions with all our suppliers.

Group Policy for Human Rights

We, the Sompo Group pledge to respect human rights of our all stakeholders in global markets including our group and all value chains. We will respect the international norms of behavior*, and simultaneously act with the highest ethical standards towards an inclusive, resilient, equitable and sustainable society.

Based on the perspectives set out below, we will address the human rights impacts of our activities while communicating with our stakeholders, establish an effective company approach and act, and continuously improve our approach and information disclose. We respect human dignity as the foundation of universal human rights.

*International norms of behavior refers to the guidelines on human rights including the Universal Declaration of Human Rights, International Covenants on Human Rights (International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights), ILO International Labor Standards, The United Nations Guiding Principles on Business and Human Rights known as "Ruggie Framework," Sustainable Development Goals, The United Nations Global Compact, Women's Empowerment Principles (WEPs), The OECD Guidelines for Multinational Enterprises and ISO26000.



Group Policy for Human Rights

1. Respecting human rights of stakeholders

We will respect human rights of all stakeholders associated with our global business activities, including customers and suppliers. We will avoid, prevent or mitigate indirect adverse impact on human rights of our stakeholders. Should there be any abuse of human rights, we will address it promptly and adequately.

2. Respecting human rights of employees

In all facets of labour practices, we will not discriminate on the basis of race, color, ethnic origin, religion, creed, nationality, birthplace, social status, descent, gender, sexual orientation, gender identity, sexual expression, pregnancy, marital status, age, disability or any other status. We, as a company, will take a global perspective, recognize individuality and diversity (Diversity and Inclusion), respect every employee's challenging spirit and speedy action, and ensure a dynamic working environment by maintaining and promoting every employee's health.

3. Promotion of human rights in global markets

We will comply with the laws and regulations of the countries and regions where our business operations and value chains are based. At the same time, we will conduct our business by taking into consideration the local culture and customs, as well as the environment and society in accordance with the expectations of stakeholders, and take into account local human rights issues. We will conduct the highly transparent business and contribute toward economic and social development and creation of social values of local communities.

4. Expectations for suppliers and business partners

Our requirement for suppliers, business partners and other stakeholders is to respect human rights based upon the international norms of behavior. In the event that we identify any adverse impacts of human rights, we will encourage them to take appropriate measures through engagement such as dialogue and consultation.

5. Human rights due diligence

We will continuously establish a system of human rights due diligence to identify and assess any actual or potential human rights risk in order to prevent or mitigate these adverse impacts on human rights Sompo Group may cause or contribute to.

This policy does not necessarily replace local laws and regulations. We will actively engage in this policy while complying with local laws and regulations.

Group Sustainable Procurement Policy

By carrying out procurement based on the Group Sustainable Procurement Policy, we will continue to take the environment, society, and the economy into consideration when doing business and help bring about a sustainable society.

PDF For further details, please refer to [Group Sustainable Procurement Policy](#) (P.4).



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Human Rights

Promotion structure

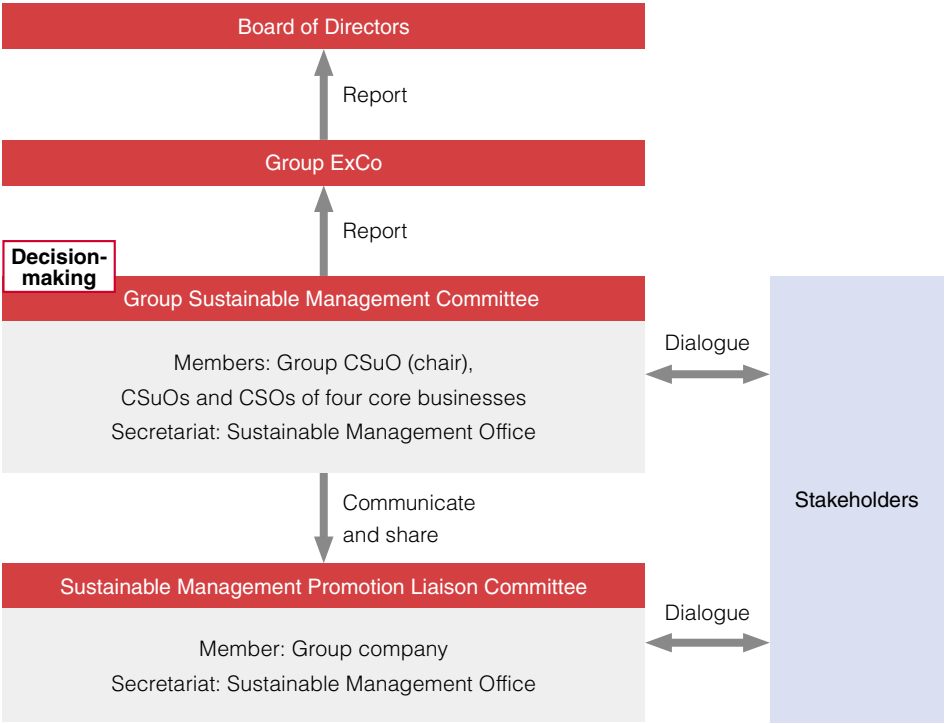
Structure

To encourage appropriate responses to ESG issues, including human rights, we have established a promotion system centered around the Group Sustainable Management Committee – the driving force behind Group-wide sustainability efforts.

The committee functions as the decision-making body on Group sustainability issues and is chaired by the Group CSuO. Its members comprise the CSuOs and CSOs of the four core businesses – Sompo Japan Insurance, Sompo International, Sompo Himawari Life Insurance, and Sompo Care. As the committee communicates and shares decisions with the Sustainable Management Promotion Liaison Committee under its umbrella, a framework is in place for implementing measures on a Group-wide basis. Also, the committee's discussion and reporting items are periodically reported to the Board of Directors by way of the Global Executive Committee (Global ExCo)* and Managerial Administrative Committee (MAC)*.

For human rights issues, we have endeavored to establish, and continuously improve, an effective internal framework based on the opinions of stakeholders. Based on the belief that it is important to disclose these circumstances, the Sustainable Management Office – as the secretariat of the committee – spearheads efforts to engage in dialogue with stakeholders and takes steps to regularly disclose the Group's key issues and initiatives for addressing human rights.

*Group ExCo (after April 2024)



Note: Structure after April 2024 (as of February 29, 2024)

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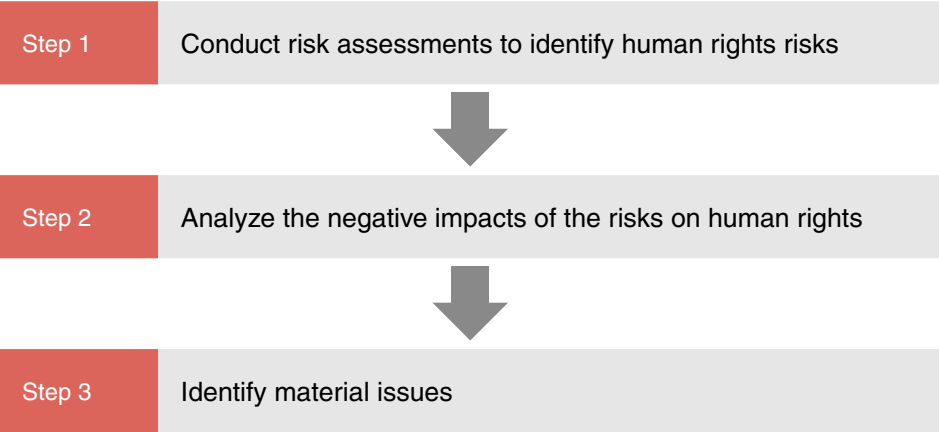
Human Rights

SOMPO’s human rights due diligence — Identifying, analyzing, and assessing the negative impacts on human rights

Structure Activity and Result

We utilize an enterprise risk management (ERM) framework to systematically and continuously carry out human rights due diligence by having the relevant departments and Group companies undertake risk assessments.

Human rights risk assessment process



Step 1 Conduct risk assessments to identify human rights risks

We assess all of the Group's businesses for potential impacts and risks concerning respect for human rights, identify those that could negatively impact our own human rights, and set severity levels for each risk.

In identifying human rights risks, we use various international guidelines such as the UNEP FI Human Rights Guidance Tool for the Financial Sector, and the CSR procurement self-assessment questionnaire published by the UN Global Compact Network Japan.

Of the risks uncovered in the risk assessments, those that could seriously affect business management are reported to the Board of Directors.

We also have a structure in place in each business for risk countermeasures to be implemented.

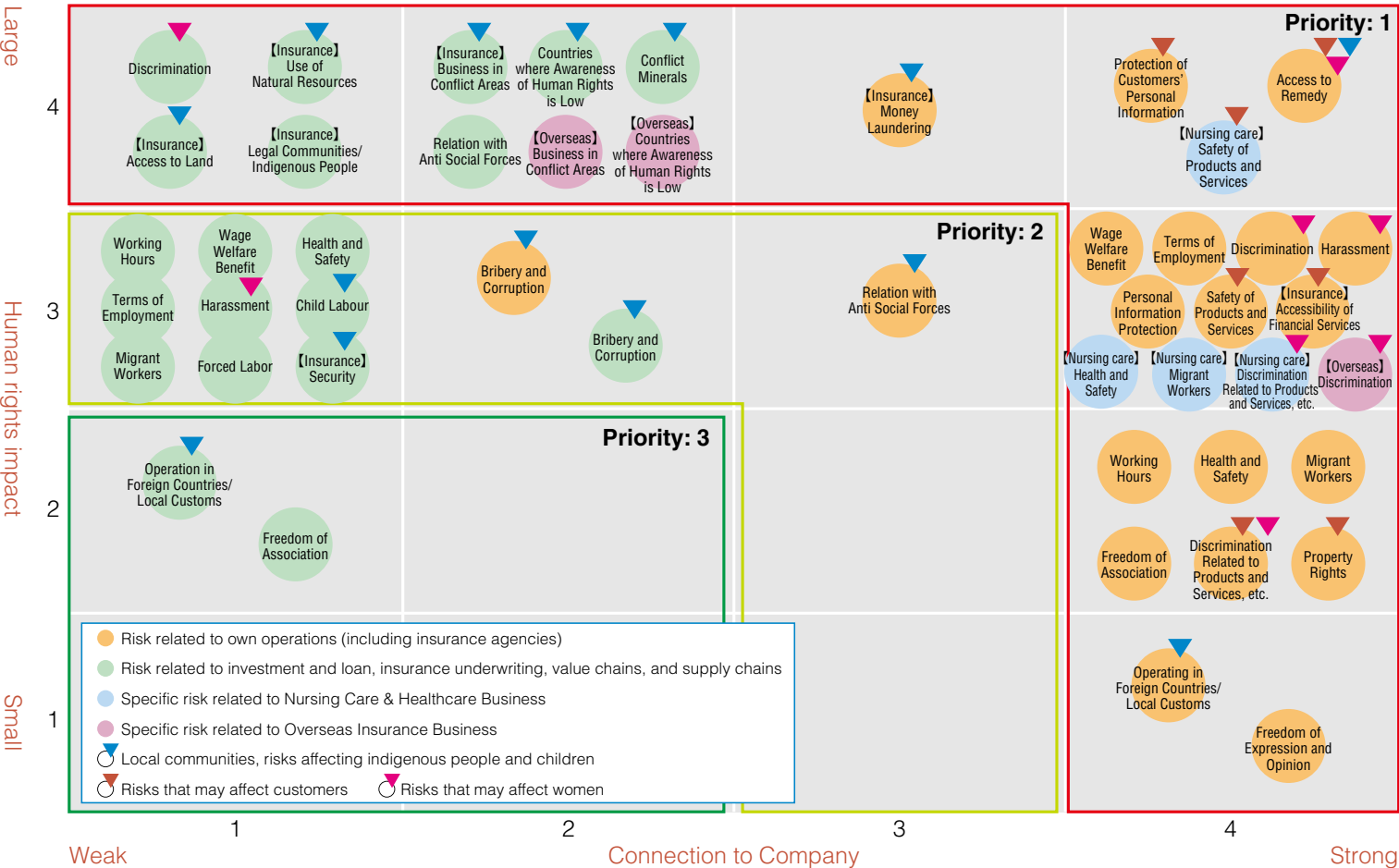
Human Rights

Step 2 Analyze the negative impacts of the risks on human rights

We analyze risks identified in our Group-wide risk assessments to determine the degree of negative impact using evaluation criteria that focus on the impacts on human rights (seriousness, number of people affected, possibility of redress), as well as the connection between the risk and the company. For the human rights risk assessments carried out in FY2022, we particularly emphasized the analysis of risks that may affect the local community, customers, and women.

PDF For case examples of the specific initiatives we are implementing to address human rights risks, please refer to [page 57](#).

Results of the assessment – human rights risk mapping



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Step 3 Identify material issues

We are working to mitigate risks on eight key issues identified in the results of our human rights risk assessments, starting with those deemed to have the strongest connection to the company and the biggest impact on human rights.

Material issues	Target stakeholders	Business	Main initiatives
Inappropriate disclosure of customer private data or privacy violations	Customers	All businesses	<ul style="list-style-type: none">• Raising awareness mainly through operations-related accident training and compliance training• Setting up supervisor notification emails when employees send external emails
Access to remedies (measures to resolve customer complaints and issues reported internally)	Employees, workers in supply chain, customers	All businesses	<ul style="list-style-type: none">• Establishing a Group-wide third-party internal reporting contact point• Holding compliance training sessions
Money laundering and transparency (ensuring non-involvement in money laundering and transparency in handling insurance premiums and investment assets)	Local residents	Insurance (other than nursing care) business	<ul style="list-style-type: none">• Building and maintaining a timely and appropriate management system in accordance with the Sompo Group Guidelines for Anti-Money Laundering, Counter Financing of Terrorism, and Counter-Proliferation Financing
Safety of products and services (guaranteeing safety when providing assistance)	Customers	Nursing care business	<ul style="list-style-type: none">• Running emergency drills with tenants (once a year)• Creating and providing a BCP manual
Employment conditions (employee dignity and employment conditions in the main businesses of the Group)	Employees, workers in supply chain	All businesses	<ul style="list-style-type: none">• Utilizing job-based HR systems• Utilizing self-driven career development schemes
Workplace discrimination	Employees, workers in supply chain	Overseas business	<ul style="list-style-type: none">• Having employees confirm and sign codes of conduct/ethics• Preventing workplace harassment with mandatory global compliance training• Ensuring employees read the handbook regarding the specific circumstances of each country
Inappropriate disclosure of employee or worker private data or privacy violations	Employees, workers in supply chain	All businesses	<ul style="list-style-type: none">• Appropriately managing information based on the Employment Management and Information Management Regulations
Respect for human rights and prohibition of discrimination in relation to products and services	Customers	Nursing care business	<ul style="list-style-type: none">• Ensuring employees are aware of the management philosophy of respecting humanity (by way of communication from the management team)• Implementing training for employees on the topic of preventing accidents and abuse



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Human Rights

Access to redress

Structure Activity and Result

Whistle-blowing and consultation system

We have established a whistle-blowing hotline to prevent such issues as legal violations, misconduct, or harassment, and to maintain and enhance corporate value through self-policing. The hotline can be used by all employees in the Group. In addition to the fact that each Group company has this internal hotline, we have also established a Group-wide external reporting channel (at a law firm). We continuously raise awareness about the existence of this system in readiness for receiving internal reports and enquiries.

Each Group company has a system in place in accordance with the relevant laws and regulations of each country. In Japan, we have a system in place in accordance with the revised Whistleblower Protection Act (effective June 2022), and overseas, we have a system in place based on both local laws and Group system development standards.

Web For further details, please visit the website: [ESG Data \(Governance Data\)](#)

Establishing an internal reporting system in line with the Guiding Principles

After comparing our internal reporting system with the eight requirements called for in the United Nations' Guiding Principles on Business and Human Rights, we have recognized there to be some issues in terms of effectiveness that will require overhauling. For instance, regarding the requirement that our system should be based on engagement and dialogue, we believe it is necessary that we forge relationships with stakeholders and NGOs and place importance on engaging in dialogue and consultation about the design and track record of our internal mechanisms.

Going forward, we will continue to work on improving access to redress, and by taking into account the requirements of the aforementioned Guiding Principles, we will take steps toward the establishment of an effective internal reporting system.

Corrective action

Under the whistleblowing system of the Group, employees can report the matter related to violation of human rights, the privacy of the person who consult is strictly protected, and the received information is kept confidential. In the event that a violation of laws and regulations, internal rules or any concern or problem contrary to the spirit of the Code of Conduct of Sompo Holdings is suspected, the company will promptly investigate thoroughly and fairly.

Also, in the event that a violation of applicable laws and regulations, the Code of Conduct of Sompo Holdings, or other internal rules is found, the offender may be subject to disciplinary action including dismissal based on the standards and requirements stipulated by the employment contract and employment rules of the Group Company.

Receiving and addressing feedback and complaints

Each company in the Group receives complaints, including those relating to human rights, plus enquiries and feedback, from various stakeholders. For example, at Sompo Japan Insurance, an expression of dissatisfaction from a customer regarding any aspect of the Group's business is considered to be a complaint. We take all of the complaints received from customers very seriously and by recording the details of complaints and analyzing them, we can seek ways to improve our operations, products, and services.

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Human Rights

Addressing issues at investee and borrower companies, insurance underwriters, and in the supply chain

Activity and Result

Measures to mitigate human rights risks through insurance underwriting and investments/loans

Stakeholders	Insurance underwriters Workers in the supply chain
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Sompo Japan is working to reduce human rights risks through its financial functions. Since October 2020, we have held dialogues with civil society (NGOs, etc.) and experts accurately grasping the expectations and requests of stakeholders, and utilizing them in the management of each business including insurance underwriting and investment and financing. We identify businesses that engage in child labor and forced labor as having a negative impact on society and respond carefully.

PDF For further details, please refer to [ESG Risk Management](#) (P.121–122).

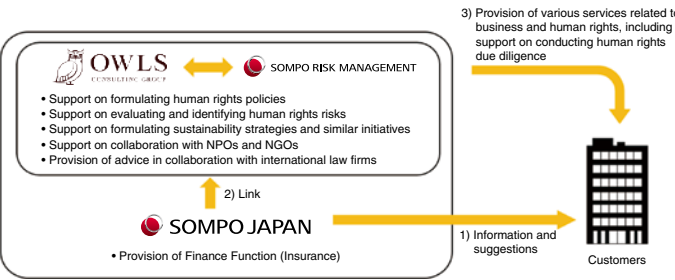
Mitigating human rights risks with insurance products/consulting and redressing victims of human rights violations

Stakeholders	Insurance underwriters Workers in the supply chain
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Sompo Japan Insurance, Sompo Risk Management, and Owls Consulting Group have entered into a business partnership agreement with respect to various services related to human rights risks. Based on this agreement, Sompo Risk Management and Owls collaborate on providing various services related to business and human rights, including support on conducting human rights due diligence according to the needs of customers.

Owls specializes not only in human rights due diligence, but also in dialogue with, and education of, management teams with an eye to addressing human rights issues in the supply chain, plus the formulation of business and sustainability strategies, including the identification of items of materiality. In addition, a key characteristic of Owls is the network it maintains with NPOs and NGOs, so it leverages this network and the cooperation of law firms in Asia, to work closely with Sompo Risk Management and support the practice of respecting the human rights of customers.

Moreover, Sompo Japan Insurance provides insurance to compensate costs associated with promptly redressing victims in the event that an unforeseen violation of human rights (forced labor or child labor) does occur in the supply chain in Japan or overseas even after the practice of respecting human rights among customers has been put into action by management.



Addressing issues in the nursing care business

Activity and Result

Addressing human rights in the nursing care business

Stakeholders	Customers in the nursing care business
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Sompo Care seeks to provide highly personalized nursing care services to accommodate the individual needs of each person requiring care, based on the company's management philosophy of respect for humanity.

The most important aspect in nursing care is to help users lead fulfilling and meaningful lives on a daily basis. Everybody has different ways of living and different values. That is why we want to help people continue to live their life in their own way, even in old age or when they require care. We are currently focused on providing advance care planning, or ACP, so that the elderly can lead fulfilling lives and maintain their dignity until the very end.

ACP is the process of thinking in advance about one's lifestyle, medical, and healthcare needs should something unexpected happen. It involves talking with trusted individuals, like family members, and medical and healthcare teams.

We also make use of our original Yumeyui Note service in the hope of forming meaningful connections between users and everyone they meet going forward and so that their next experiences might be exceptionally vibrant ones. And even after they have left this world, we hope that their interactions with everyone can be cherished as warm memories for everyone involved.

Based on its respect for humanity, Sompo Care will always be there for its users and their families in times of need. It provides an ACP service whilst understanding and respecting every individual's way of life.



Jinseikaigi Naruhodo Book
(an educational booklet on ACP)



Yumeyui Note
(an original notebook for writing a living will)

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Wellness Management



The aims of our Health and Productivity Management®*1

Concept and Policy

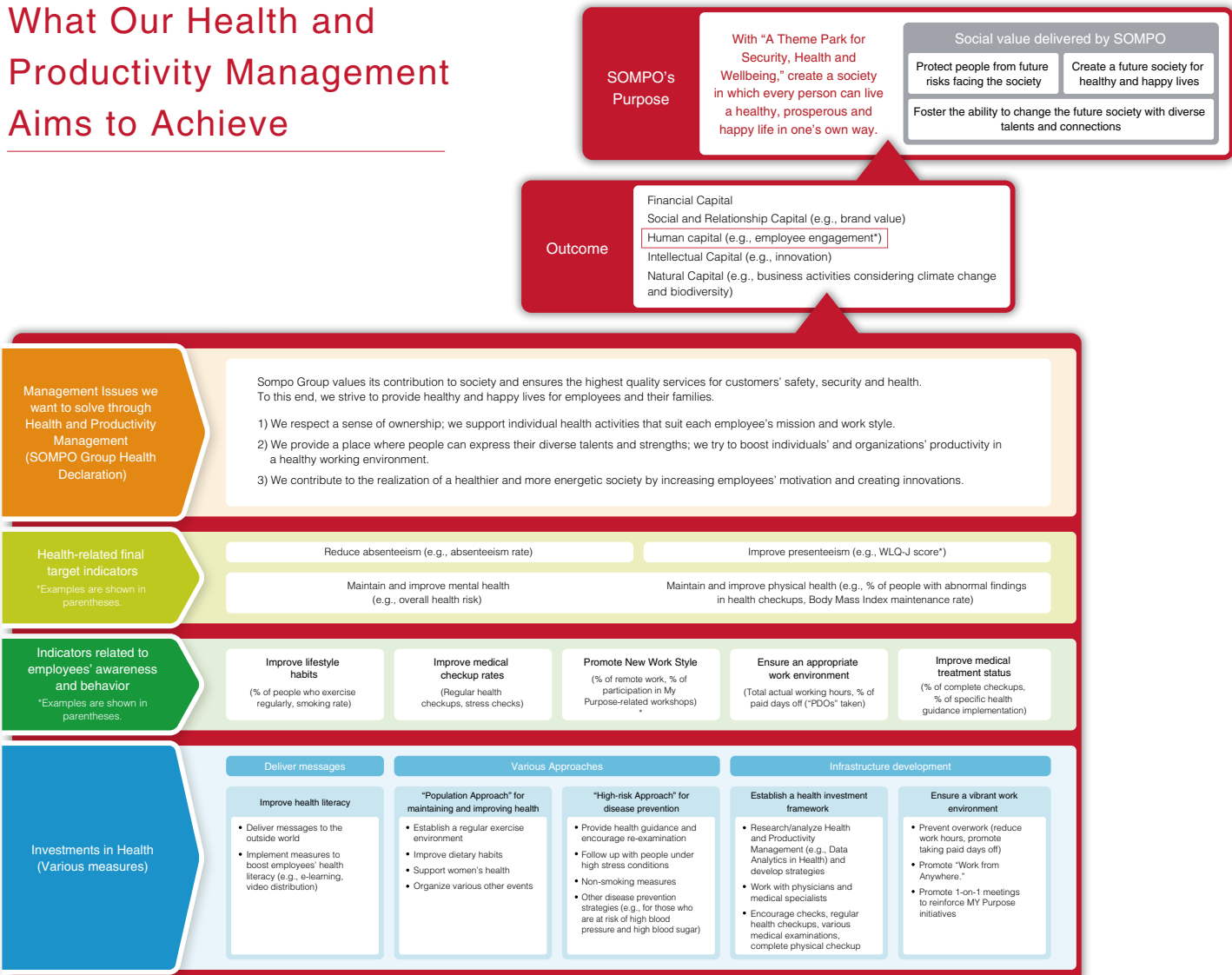
To achieve SOMPO's Purpose of creating a society in which every person can live a healthy, prosperous, and happy life in one's own way with a Theme Park for Security, Health & Wellbeing, the mental and physical health of employees – the driving force of that purpose – and their families, is of utmost importance. The Group Policy for Human Rights stipulates that we must take steps to maintain and improve the health of employees and ensure that they are afforded a vibrant workplace environment, while the Sompo Group Health Management Declaration*2 says that we must prioritize the mental and physical wellbeing of employees and their families. In addition to this, we are currently informing and educating various stakeholders about Health and Productivity Management and supporting initiatives to that end.

*1 The Japanese term for Health and Productivity Management® is a registered trademark of the NPO Kenkoikei.
*2 Group companies are also proactively announcing their own declarations on wellbeing in order to give shape to, and put into practice, the concept of prioritizing the health of employees and their families.
Sompo Japan Insurance: Health Management Declaration (October 2016)
Sompo Himawari Life Insurance: Employee Health Support Project (April 2016); Health and Productivity Management Declaration (October 2020)

In order to accelerate specific measures on Health and Productivity Management, we have formulated a Health and Productivity Management strategy map and we are systematically executing various investments (measures) in wellbeing with the aim of ensuring that all employees are healthy, both mentally and physically. In all of this, we are stepping up efforts on compliance with laws and regulations related to occupational health and safety, as well as mental health measures, which form the basis of our Health and Productivity Management, as well as initiatives aimed at reducing overtime outside of the statutory hours of work.

PDF For initiatives, please refer to [Main initiatives based on Health and Productivity Management® strategy](#) (P.60–61).

What Our Health and Productivity Management Aims to Achieve



*What Our Health and Productivity Management Aims to Achieve" will be reviewed and updated regularly in line with the Group's management strategies and practical results of health management measures.

*Productivity KPI, Materiality KPI



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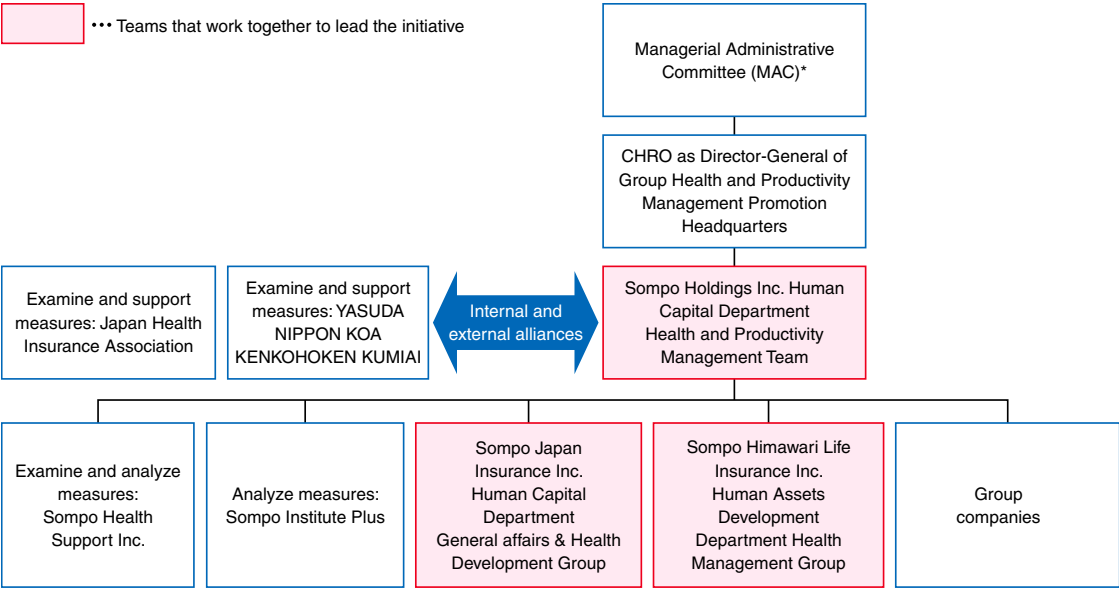
Wellness Management

Health management initiatives in the group

Structure

As head of the Group Health and Productivity Management Promotion Headquarters, the Group CHRO strengthens and spearheads efforts to maintain and improve wellbeing and provide support on health and productivity management to employees, their families, customers, business partners in the supply chain, and other business entities involved in the creation of value.

Also, to maintain and improve the mental and physical health of Group employees, we team up with Group companies such as Sompo Japan and Sompo Himawari Life, as well as health insurance associations, to implement different kinds of initiatives.



*Group ExCo (after April 2024)

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Wellness Management

Main initiatives based on Health and Productivity Management® strategy

Activity and Result Partnership

Initiatives are being implemented throughout the Group based on the health investments (measures) shown above in the health and productivity management strategy map (P.58).

Communicating information

(1) Improving health literacy Providing a learning environment for health literacy

To maintain and improve employees' health, each Group company implements initiatives tailored to individual health status.

Sompo Japan Insurance recommends the use of the health edition of a specific textbook on HR development, which was written with the aim of improving the literacy of every individual and communicating health information to address issues of wellbeing when teleworking. It also held a lecture series on the topic of health for Sompo Japan University, the Group's online corporate university. In FY2022, a total of 5,296 people viewed the lectures, which were rated favorably with a post-lecture survey score of 4.49 out of 5.00.

In addition, the COVID-19 pandemic forced Sompo Holdings to quickly shift from a traditional office-based working arrangement to a remote work setup, including the option of working from home. In connection with that change, it rolled out a mental health e-learning program, which has already been completed by approximately 80% of all employees. By having employees learn about stress mechanisms and coping methods themselves, they can work towards the realization of a highly productive working style.

Various approaches

(2) “Population approach” for maintaining and improving health
Provision of wearable devices to all employees

Sompo Himawari Life Insurance provides wearable devices free of charge to all employees who wish to use them. This contributes to a heightened awareness of their own health because they can use their smartphone to monitor such data as steps taken, heart rate, calories burned, and sleep duration. Efforts are also made to foster team spirit by organizing inter-department competitions based on the average number of steps taken.

Improving lifestyle habits

Sompo Japan Insurance is taking measures to improve the rate of breakfast consumption and increase vegetable intake. Alongside the benefits of eating breakfast, employees are being encouraged to take the next step and think about what they should be eating instead of simply eating something. In addition to hosting seminars related to diet for all employees, sessions were held to measure vegetable intake levels and estimated amounts of vegetable consumption. Visualizing this data triggered more opportunities for conversation between participants, and it also generated a synergistic effect in the form of increased consumption of the vegetable side dishes on the cafeteria menu.

Supporting women's health

With the aim of supporting women's health, Sompo Holdings co-hosted a Group-wide online seminar in collaboration with Yasuda Nipponkoa Health Insurance Union. It was attended by 23 Group companies in Japan and over 90% of the participants responded that the seminar met their expectations. Going forward, we will continue to actively implement measures aimed at improving health literacy in an effort to maintain and enhance the health of employees.

(3) “High-risk approach” for disease prevention
Prohibiting smoking during working hours

At Sompo Himawari Life Insurance, company smoking rules were tightened in April 2019. Not only are all employees prohibited from smoking during working hours, but the company's recruitment guidelines now state that all new graduates recruited after April 2020 must be non-smokers at the time of joining the company. Individual assistance is also provided to smokers, including the recommendation of online quit smoking programs.

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Infrastructure development

(4) Establishing a health investment framework

Data analytics in health

The Group analyzes health data offered by Sompo Health Support Inc. while working with health insurance associations. Sompo Japan and Sompo Himawari life are working to improve lifestyle habits, which were found to correlate with the results of health checkups, stress check results, WLQ-J scores, and other analyses.

Improving presenteeism

Sompo Japan Insurance, Sompo Himawari Life Insurance, and other Group companies utilize the LLax WLQ-J labor productivity program provided by Sompo Health Support to measure presenteeism. It has been pointed out that the loss caused by reduced productivity owing to mental and physical health conditions (presenteeism) is far greater than the loss and medical expenses incurred by the company resulting from employee absence, tardiness, or early departure (absenteeism). Sompo Japan is not only focused on reducing working hours through Talent & Organization Transformation, but also on boosting productivity by enabling employees to achieve a sense of fulfilment and growth through meaningful work, purpose, and the leveraging of strengths.

Validating results

Sompo Japan and Sompo Himawari Life make use of the health and productivity management support service provided by Sompo Health Support to continuously assess the results and validate the benefits of the measures that have been implemented. And by reviewing those measures, each company can aim to solve health issues and maintain and improve the wellbeing of employees and their families.

(5) Ensuring a vibrant work environment

Initiatives to increase employee motivation and team vitality

“Happiness at Work” is a must-have factor for companies to grow sustainably. The Group believes that promoting health management can enhance employees’ well-being and mental and physical health. “The health of employees and their families” is the driving force of the Group’s management philosophy. For this reason, we have made it clear that we will recognize the mental and physical health management of employees and their families to be an issue for management, incorporate it into SOMPO’s Talent & Organization Transformation, and further advance health and productivity management with a view to realizing diverse work styles. Sompo Japan regularly conducts employee awareness surveys to gauge the vitality of employees and the company. The study results, employees’ work hours, and regular stress checks are analyzed together to see how happy employees are at work. Sompo Japan then works on any areas for improvement to increase employee motivation and team vitality.

Spaces for boosting productivity and improving health

As part of our efforts to drive Talent & Organization Transformation and undertake health and productivity management, we have established working spaces geared towards boosting employee productivity and improving health. The implementation of flexible working arrangements regardless of physical location, including spaces where employees can work efficiently and hold meetings, plus booths for taking power naps, has successfully boosted productivity. In addition, Sompo Japan Insurance and Sompo Himawari Life Insurance are providing their employees with healthy meals at lunchtime.

Complying with occupational health and safety rules

The health and safety committee at each workplace in the Sompo Group is endeavoring to maintain and improve employee wellbeing by engaging in discussions about occupational health and safety.

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Main verification indicators and results

Activity and Result

SOMPO Holdings Inc.							
Health Issues		Target KPI	Unit	Target	FY2020	FY2021	FY2022
Lifestyle disease preventive measures	1*1	Rate of regular medical checkup	%	100.0	100.0	99.1	99.4
	2*2	Completion of specific health guidance	%	90.0	40.0	60.0	30.0
	3*2	Maintain appropriate weight (BMI 18.5 - 24.9)	%	80.0	47.1	63.4	68.9
	4*2	Rate of regular exercise	%	30.0	41.2	40.2	37.0
Smoking prevention measures	5*1	Rate of smoking	%	12.0	11.8	9.8	10.9
Mental health measures (stress check examination)	6*1	Rate of stress check examination	%	100.0	92.3	94.4	95.8
		General health risk	—	below 100%	85.0	84.0	87.0
Improve presenteeism	7*1	Total Performance Evaluation*3 WLQ-J score (most productive = 100%)	%	Improvement from the previous fiscal year	95.4	95.3	95.3

Sompo Japan Insurance Inc.								
Health Issues		Target KPI	Unit	Target	FY2019	FY2020	FY2021	FY2022
Lifestyle disease preventive measures	1*1	Rate of regular medical checkup	%	100.0	99.8	100.0	99.9	99.9
	2*1	Rate of detailed examination following regular medical checkup	%	100.0	69.3	36.0	65.6	71.0
	3*2	Completion of specific health guidance	%	90.0	67.8	52.3	75.9	82.5
	4*2	Maintain appropriate weight (BMI 18.5 - 24.9)	%	80.0	66.7	66.2	66.0	66.4
	5*2	Rate of regular exercise	%	30.0	18.6	19.8	21.3	21.7
Smoking prevention measures	6*1	Rate of smoking	%	12.0	17.9	16.6	16.4	15.8
Mental health measures (stress check examination)	7*1	Rate of stress check examination	%	100.0	91.7	93.1	93.3	97.8
		General health risk	—	below 100%	103.0	101.0	100.0	104.0
Improve presenteeism	8*1	Total Performance Evaluation*3 WLQ-J score (most productive = 100%)	%	95.0	93.9	94.1	94.0	93.6

Sompo Himawari Life Insurance Inc.								
Health Issues		Target KPI	Unit	Target	FY2019	FY2020	FY2021	FY2022
Lifestyle disease preventive measures	1*1	Rate of regular medical checkup	%	100.0	100.0	99.9	100.0	100.0
	2*1	Rate of detailed examination following regular medical checkup	%	100.0	67.0	89.8	85.9	92.7
	3*2	Completion of specific health guidance	%	80.0	63.6	69.1	79.9	65.9
	4*2	Maintain appropriate weight (BMI 18.5 - 24.9)	%	80.0	68.3	68.2	67.3	66.7
	5*2	Rate of regular exercise	%	30.0	23.8	24.0	26.8	26.6
Smoking prevention measures	6*1	Rate of smoking	%	12.0	15.3	11.1	9.3	7.5
Mental health measures (stress check examination)	7*1	Rate of stress check examination	%	100.0	94.6	95.1	97.7	92.5
		General health risk	—	90.0	96.0	98.0	95.0	94.0
Improve presenteeism	8*1	Total Performance Evaluation*3 WLQ-J score (most productive = 100%)	%	100.0	94.1	94.0	93.9	93.9

*1 for all employees
*2 for employees aged 40+
*3 Same examination rate as for stress checks

Medical expense/insurance op expense (JPY)				
Item	FY2019	FY2020	FY2021	FY2022
Medical expense/person	236,646	218,814	240,301	262,745
Insurance op expense/person	28,850	28,957	31,113	30,367

Information on health initiatives (5-point scale)		
Item	FY2021	FY2022
Employee satisfaction with health initiatives	3.02	3.06

Long working hours data (%)				
Item	FY2019	FY2020	FY2021	FY2022
Ratio of overtime work	10.9	10.4	11.2	11.3

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Wellness Management

Independent evaluation

Activity and Result

Sompo Group companies selected as Health & Productivity Management Outstanding Organizations

For the seventh consecutive year, we have been selected as one of the 2023 Health & Productivity Management Outstanding Organizations, which is jointly awarded by the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange (TSE) in recognition of companies that excel in health and productivity management*. In addition, 22 SOMPO Group companies were certified as 2023 Health & Productivity Management Outstanding Organizations in the Large Enterprise Category and Small and Medium Enterprise Category by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi (Japan Health Council), with eight of these companies being certified as 2023 Health & Productivity Management Outstanding Organizations in the Large Enterprise Category (White 500).

We will continue to collaborate with health insurance associations and communicate the continued benefits of our initiatives to people within and outside the Group. And by validating and reviewing our processes, we will aim to further expand our health and productivity management measures to Group companies and client corporations.



Certified Group Companies

Health & Productivity Management Outstanding Organization (White 500)

- Sompo Holdings, Inc. (seven consecutive years)
- Sompo Japan Insurance Inc. (seven consecutive years)
- Sompo Himawari Life Insurance Inc. (seven consecutive years)
- Sompo Health Support Inc. (seven consecutive years)
- Prime Assistance Inc. (five consecutive years)
- Sompo Japan Partners Inc. (four consecutive years)
- Sompo Corporate Service Inc. (three consecutive years)
- SAISON AUTOMOBILE ANDFIRE INSURANCE COMPANY,LIMITED (first recognition)

Health & Productivity Management Outstanding Organizations (Large Enterprise Category)

- Sompo Risk Management Inc. (seven consecutive years)
- Sompo Business Services, Inc. (seven consecutive years)
- Sompo Communications Inc. (five consecutive years)
- Sompo Japan Career Bureau, Inc. (five consecutive years)
- Sompo Systems, Inc. (four consecutive years)
- Sompo Care, Inc. (two consecutive years)

Health & Productivity Management Outstanding Organizations (Small and Medium-sized Enterprise Category)

- Wellness Communications Corporation (five consecutive years)
- Sompo Asset Management Co., Ltd. (four consecutive years)
- Sompo Japan DC Securities Inc. (three consecutive years)
- Sompo Business Solutions Inc. (three consecutive years)
- Sompo Commercial Line Claims Support Inc. (three consecutive years)
- Sompo Credit Inc. (three consecutive years)
- Sompo Warranty Inc. (three consecutive years)
- Sompo Challenged Inc.(two consecutive years)

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Financial Inclusion and Promoting Insurance for All Kinds of People and Risks

Basic concept

Concept and Policy

Financial inclusion refers to the support extended to people excluded from utilizing financial services because of poverty, discrimination, or other reasons so that they may gain access to such basic services in order to alleviate economic instability in their lives.

We aim to help build a society in which people from all walks of life can lead peaceful, safe, and healthy lives. We also strive to support economic development in emerging and developing countries and develop and provide products and services that contribute to improvements in peoples living standards.

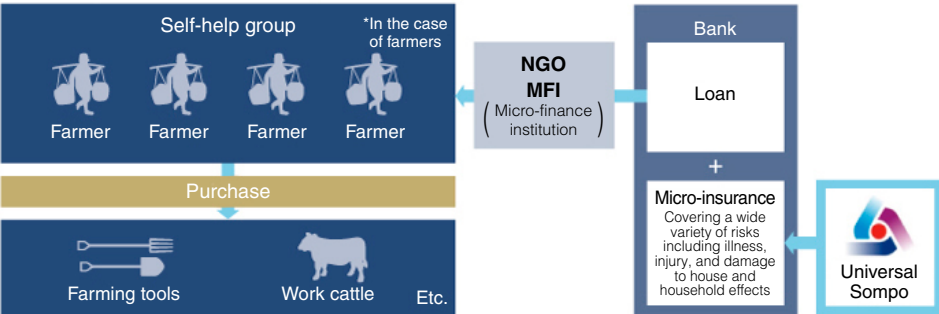
Promoting universal access to insurance

Activity and Result Partnership

Micro-insurance in India
— Helping to alleviate poverty and supporting self-reliance in rural areas —

In 2008, Universal Sompo General Insurance (USGI), a Group company in India, started to offer micro-insurance services for the protection of low-income individuals who are vulnerable to health risks and have difficulties repaying their loans. USGI's products include livestock insurance for economically marginalized farmers, insurance packages and accident insurance for farmers, and medical insurance coupled with microfinance offered by banks and other financial institutions covering five major illnesses. These insurance product's premiums are set low. In order to support independence, poverty reduction, and the sustainable development of the country, USGI is thus striving to spread insurance as one basic social security service among the economically vulnerable sections of society in India, where social divisions are large.

Mechanism of Micro-insurance



Insurance program supporting women just before and after childbirth

In February 2013, Sompo Japan started to offer liability insurance for doulas in collaboration with the Japan Doula Association. The insurance program covers the cost of damages in cases where the insured doula (a professional who assists a woman before and just after childbirth) is liable for damages under law as a result of an accident occurring in the course of their work. In recent years, expectant mothers and mothers with young children have been finding it difficult to receive child-care support from their own family and others. This program was developed based on input from female employees who experienced such difficulties. On December 6, 2019, the Act for the Partial Revision of the Maternal and Child Health Act was announced, which is likely to increase the social demand for doulas. Sompo Japan intends to support such demand through this program. (Number of clients: 420 persons (As of April 1, 2023)).

Insurance scheme to support a balance between fertility treatment and work

As a way of supporting the welfare of employees at companies promoting diverse work styles, Sompo Japan Insurance provides a plan that helps employees balance fertility treatment with work.

In Japan, the growing trend of marrying later in life and delaying childbirth has led to an increase in the number of couples seeking fertility treatment. Even though costly fertility treatment has been covered by Japan's public health insurance scheme since 2022, making it more accessible for many, it still remains a heavy financial burden.

To alleviate this financial burden, companies support employees undergoing fertility treatment, as well as their spouses, by offering a support plan for balancing fertility treatment with work as part of their employee benefits package. By promoting the adoption of such support plans, we aim to contribute to creating a society in which employees can benefit from a more comfortable working environment.

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Financial Inclusion and Promoting Insurance for All Kinds of People and Risks

Promoting insurance in readiness for all kinds of risk

Activity and Result Partnership

Mysurance, the Group's small amount, short-term insurance provider, is committed to planning, developing, and selling products in keeping with its mission of bringing new value to insurance, providing customers with new experiences, and making the world smarter.

Mysurance aims to continuously create products in quick fashion to accommodate changes in society and the environment, and to also meet emerging customer needs, thus providing a level of preparedness for all types of risk.

Online travel cancellation insurance covering travel reservations

We offer travel cancellation insurance and school trip cancellation insurance to provide support to customers in case of cancellations, covering a wide range of travel reservations, including accommodation and airline tickets. Our aim is to reassure customers and encourage them to book their trips with confidence even during the COVID-19 pandemic, knowing they are covered in the event of cancellation.

As of the end of October 2023, our initiatives to ease customer concerns about advance travel reservations and to encourage them to travel again has surpassed 400,000 policies, thus bringing smiles back to people's faces.

In addition, embedding this insurance product into travel reservation websites has led to a higher closing rate on travel bookings themselves, for which our partner travel agencies have been extremely grateful.

Feedback from policyholder customers

- “I was able to make a reservation with peace of mind because of the insurance.”
- “My child suddenly developed a fever and I was forced to cancel at the last minute, so having the insurance was a real lifesaver.”

Solving various issues with smartphone insurance

Smartphones are now an indispensable part of our lives. At the same time, the impact of inflation has sent smartphone prices skyrocketing, so replacing a broken phone is not as simple as it used to be. Consumers are therefore choosing to repair their phones in order to use them for longer. In this context, Mysurance offers comprehensive smartphone insurance coverage for less than ¥500 a month.

The student smartphone insurance product for students comes with a free legal consultation service in the event that the student gets caught up in trouble on social media. While smartphones offer a lot of convenience, they have also uncovered many issues in society playing out on social media. For this reason, we aim to realize a society where customers can use their smartphones with peace of mind.

We also provide free literacy materials summarizing the information parents and children should confirm when the child gets their first smartphone. These materials are widely used as a resource to reconsider how to use smartphones safely and securely and to establish household rules on smartphone use.

Feedback from policyholder customers

- “Given the high cost of repairing my smartphone, it's reassuring to know that for about ¥500 per month I can use my phone with peace of mind.”
- “I feel reassured knowing that there is proper coverage when my child uses their phone. The coverage of online trouble in the student plan is also excellent.”



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Contributing to a Society That Is Resilient Against Natural Disasters



Contributing to disaster prevention and mitigation with products and services

Activity and Result Partnership SORA Resilience: Disaster prevention and mitigation platform-based solution

SORA Resilience is a disaster prevention and mitigation platform-based solution jointly developed by Sompo Risk Management, which has expert knowledge of risks, Sompo Japan Insurance, which specializes in insurance knowledge, and Weathernews, a company that has access to meteorological data and boasts analytical capabilities.

In recent times, the world's attention has been focused on the growing risk of climate change. According to a report of the Intergovernmental Panel on Climate Change, the probability of torrential rainfall and other weather disasters is expected to grow even stronger up ahead as the world's temperature continues to increase, and as such, the threat of natural disasters around us is intensifying year after year. We have experienced painful devastation from numerous natural disasters in the past and undertaken resilient recovery efforts in response. Even though we will continue to implement disaster prevention and mitigation measures by drawing on our past experiences, it is not possible to completely eliminate the suffering caused by a disaster. Nevertheless, we must gather information during disasters, make informed decisions and take action, and embark on recovery efforts in a flexible and resilient manner without ever giving up. SORA Resilience can serve as a useful tool for gathering and managing such information.

SORA Resilience has been developed and provided based on three concepts: (1) the ability to easily grasp all kinds of disaster risk information in real time; (2) the capability of predicting site risks up to 72 hours in advance and examining when and which sites demand a response; and (3) smooth operations even in rare disaster response situations.

As a provider of security, health, and wellbeing services, we hope to contribute to a greater level of resilience in society by offering this solution to as many customers as possible so they they recognize the current and future risks of their business sites.



Screenshots of the SORA Resilience service

The Sumai no Hazard Map: Comprehensive hazard map service to safeguard customers from natural disaster risks

Sompo Japan develops and provides unique hazard maps, the Sumai no Hazard Map, by combining its insurance payment data with the hazard maps issued by public institutions.

The main features and merits of the service are (1) assessment and display of risks for each customer address, (2) display of disaster and accident examples for the actual visualization of natural disaster risks, (3) display of recommended evacuation centers, facility information, and insurance coverage.

This service is an information tool that staff at our agencies explain to customers when proposing new policies or renewal of fire and earthquake insurance. The service aims to encourage customers to correctly understand the risks of natural disasters in their own communities and to further convince them of the need for the insurance policy.



(1) Assessment and display of risks for each customer address



(2) Display of disaster and accident examples



(3) Display of recommended evacuation centers, facility information, and insurance coverage

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Contributing to a Society That Is Resilient Against Natural Disasters

Support for corporate and municipal BCP and disaster preparedness

Sompo Risk Management also provides support for corporate and municipal BCPs and disaster preparedness.

Corporate offering

Following the Great East Japan Earthquake and other natural disasters and COVID-19, corporate initiatives for disaster prevention and mitigation as well as business continuity have shifted to a phase of formulating business continuity plans that anticipate a wide variety of risks, conducting education and training to improve effectiveness in a variety of scenarios, and establishing disaster prevention, mitigation and business continuity systems that support new work style. Sompo Risk Management provides comprehensive support for companies with various concerns through a service lineup that includes formulating an all-hazards approach business continuity plan, planning and implementing a variety of training and drills tailored to specific issues and needs, and providing a disaster headquarters management kit “HONBU-kun,” on top of its existing consulting services.

Local government offerings

Local governments are required to formulate action plans to protect the lives of residents from various crises, such as back-to-back large-scale natural disasters, the COVID-19 pandemic, and incidents like ballistic missile launches. They must also provide training and run drills in order to enhance emergency response capabilities.

Sompo Risk Management supports the development of disaster- and crisis-resilient communities through formulating plans and manuals (regional disaster prevention plans, operational continuity plans, support plans, regional plans for national land resilience, national protection plans, etc.), planning and conducting education and training, operating councils for people unable to return home, and conducting surveys and research related to disaster countermeasures and other issues.

PDF For related information, please refer to [SOMPO SUSTAINA, a service that helps companies solve problems such as responding to climate change](#) (P.24).

Digital transformation for wide-area disaster response (fire and allied insurance)

Activity and Result Partnership

Following the Fukushima Earthquake on March 16, 2022, Sompo Japan, Palantir Technologies Japan K.K. (“Palantir”) and ABEJA Inc. formed a Disaster Response Project in April 2022 to improve business operations in the event of a major natural disaster, and began collecting and integrating data about accidents and insurance payouts and building an app for disasters.

This has led to faster payment of insurance claims by substantially streamlining operations through digital transformation in claim processing operations.

In the past, the information required for damage assessment was dispersed across multiple systems, which required a lot of labor and time for printing and sorting documents, as well as for managing dispatch routes to efficiently visit customer homes.

By collecting and integrating the scattered data onto Palantir’s Foundry platform, restructuring it to suit our business processes, and utilizing it in the app we developed, we have been able to streamline our business operations.

In a trial conducted at the Miyagi Prefecture Disaster Countermeasures Headquarters, we achieved a significant increase in administrative efficiency of approximately 21%. As a result, customers are able to receive insurance claim payments three to four days earlier than before.

After starting development following the Fukushima Earthquake, we developed the system to handle not only earthquakes, but also flood and bad weather, in order to improve the overall efficiency of wide-area disaster management operations.

We will continue striving for faster payouts by using this app.



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Safe driving support using digital technology

Activity and Result Partnership

Developing telematics insurance and services

Sompo Japan has been engaged in research and development aimed at supporting safe driving and reducing insurance premiums for drivers through the use of telematics technology. Our product line-up currently includes “Driving!”*1, “SOMPO Drive,” and “SMILING ROAD”*2.

Launched in April 2023, “SOMPO Drive” is a free driving assessment smartphone app for individuals that enables customers to receive a “safe driving discount” of up to 20% off their insurance premiums based on their safe driving score. Sompo Japan is the only company that performs safe driving assessments on a smartphone app and offers premium discounts based on the assessment results to customers purchasing voluntary automobile insurance for the first time.*3

With telematics insurance, we aim to create an accident-free society by providing satisfactory insurance premiums while encouraging customers to drive safely.

*1 “Driving!” is the name of the service attached to the “Rider on Notice of Accident by Drive Recorder.”

*2 Refers to a service for businesses designed to prevent accidents by using a drive recorder. The service was launched in March 2015 as the first telematics service in the property and casualty insurance industry and the drive recorder service was renewed in July 2022.

*3 According to a survey by Sompo Japan (as of March 2023)

Safe driving support service “Driving!” for individual drivers

Sompo Japan believes that its mission as a P&C insurance company is to prevent customers from feeling alone when involved in an accident and to reduce the number of car accidents that could have been prevented. In March 2017, the company started to provide “Driving!,” a telematics-based service that uses a driving recorder (dashboard camera).

From January 2018, in an effort to improve convenience and accessibility to more customers, the company started to offer the service as a rider for automobile insurance so that it can be used at the same time as applying for automobile insurance. In September 2021, the company updated the driving recorders.

“Driving!” offers driver peace of mind while driving using a dedicated driving recorder with a telecommunications function that supports safe driving, as well as safe driving assessments after driving to help users maintain their driving skills. By using the telecommunications feature to enable users to directly connect to an insurance company, the company can provide an accident reporting service that utilizes the driving recorder’s impact detection function and ALSOK Kaketsuke Anshin Service, an accident-scene callout service offered in collaboration with Sohgo Security Services Co., Ltd. (ALSOK). Sompo Japan is the first major P&C insurance company in Japan to collaborate with ALSOK in providing this service. In this way, the company provides customers with total support for peace of mind and safety when driving.

Sompo Japan will continue to leverage digital technology to provide all drivers with even greater peace of mind and safety, and contribute to achieving an accident-free society.

ALSOK reliable accident site support service

Saison Automobile and Fire Insurance took on board customer feedback from market research and launched a project that creates new values such as “visible & touchable,” “enjoyable driving,” and “accident prevention” that were previously lacking from the automobile insurance. ALSOK Reliable Accident Site Support Service has been well received by customers, with a service satisfaction rate of 91.8% in fiscal 2022.

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Insurance products for automated driving vehicles

Activity and Result Partnership

Development of automated driving insurance (tailor-made for pilot tests) services

Automated driving is expected to solve social issues, including reducing traffic accidents and the impact on the environment. Many pilot tests have been conducted jointly by industry, government, and academia to examine both technical development and social acceptability.

Using the long-accumulated insurance design know-how, Sompo Japan has developed and now offers an automated driving insurance (tailor-made for pilot tests) that covers a wide range of risks during automated driving pilot tests.

The product incorporates automated driving insurance that comprehensively compensates for various risks relating to automated driving, risk consulting by Sompo Risk Management, and a dedicated service that supports pleasant automated driving by analyzing driving data using the latest IoT technologies.

As an example, vehicle developers who provide automated driving technology may be obligated to compensate for damages in the event of a system malfunction or other problem. However, not only does it take time to identify the cause of the malfunction, but developers will be likely to hesitate to promote such development if they have to bear indemnity risks.

To ensure that automated driving technology can be developed without having to worry about such issues, Sompo Japan now offers a new Additional Rider for Insured Parties Such as Automated Vehicle Developers, which eliminates the need to discuss the division of fault among vehicle developers, and does not seek compensation from developers insured under the rider. Through these initiatives, the company aims to solve issues faced by businesses that has adopted automated driving.

New protection for automated driving vehicles

The automated driving technology currently in practical use is a driving support technology that assumes a human driver is driving the vehicle, and that the driver assumes liability in principle for accidents. Because of this, the likelihood of a human driver not being liable for compensation for damage under the law is low at present, and in the majority of cases, it is possible to provide insurance payments using current bodily injury liability insurance and property damage liability insurance. However, due to diversified risks resulting from the high pace of recent technological developments and increase in cyber-attacks, Sompo Japan anticipates cases in which it is unclear whether a human driver is liable for damages and cases that will take time to settle.

For such cases they have newly added an special endorsement of the injured (provided for all customers) that pays insurance payments even when there is no liability for compensation on the part of the human driver, so as to continue to provide peace of mind to customers who use automobiles fitted with automated driving technology and connected-cars, and ensure prompt injured party relief and early amicable accident settlement.

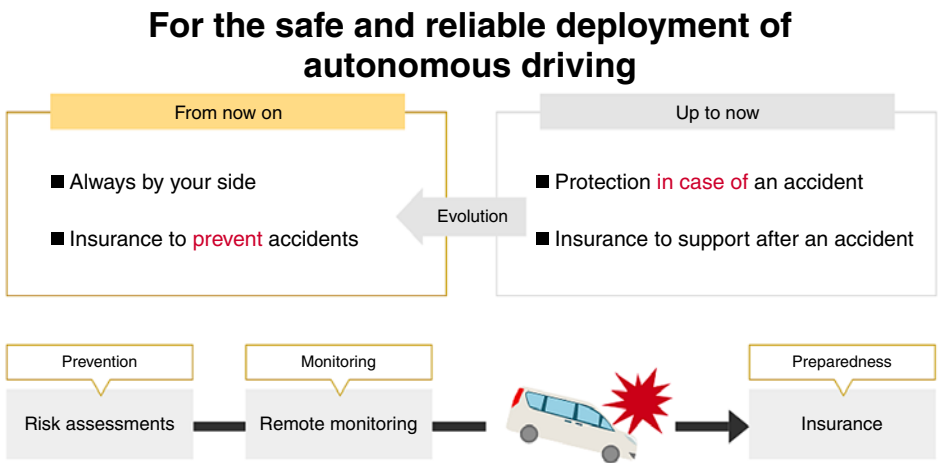
They have revised their no-fault accident provision (provided for all customers of vehicle insurance) to ensure there is no impact on customers' ongoing automobile insurance policy rating as a result of accidents due to system defects or unauthorized access by a third party in which there is no negligence on the part of the customer.

Joint development of Level IV Discovery InsurTech solution in support of demonstration testing for autonomous driving services

The introduction of automated driving services requires a long preparation period and high costs, and involves many issues including technology development, the accumulation of expertise, and risk analysis.

In aiming to overcome these challenges, Sompo Japan Insurance has partnered with TIER IV, a company engaged in the development of autonomous driving systems, and AISAN TECHNOLOGY, which specializes in high-precision 3D mapping and drive simulator technology, to jointly develop Level IV Discovery, an InsurTech solution to support the demonstration testing of safe and reliable autonomous driving services.

By bringing together the know-how of cutting-edge autonomous driving technology of these two companies and combining it with Sompo Japan's big data related to risks and accidents, the parties aim to build a platform to facilitate planned, safe, and reliable demonstration tests so that local governments and transportation service operators can consider the adoption of new autonomous driving services.



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Health products initiative

Activity and Result Partnership

Deployment of health-related services

Sompo Himawari Life aims to go beyond life insurance to transform itself into health support enterprise that assists customers in improving their health. As a frontrunner in providing new value, we are developing innovative health-focused products and app-centered health-related services based on the concept of keeping our customers comfortable, happy, and healthy.

Paid health care services

“Linkx Blood Sugar Coaching”

In October 2022, we launched “Linkx Blood Sugar Coaching,” a lifestyle improvement support service. This service allows users to monitor changes in their daily blood sugar levels, which cannot be done through conventional means such as health checkups, by wearing a “continuous glucose monitoring” device. The service also helps users learn the causes of and remedial measures for their blood sugar issues. Obtaining awareness of the relationship between one’s own lifestyle and changes in blood sugar levels will lead to proactive lifestyle improvement actions.

Launch of “Linkx Life Is” life design support service for women (first in the industry)

In September 2022, we launched “Linkx Life Is,” the industry’s first fee-based healthcare service in the Femtech space. The health issues of menstruation, future pregnancy, and menopause, along with hormonal fluctuations, are closely related to work performance and life design. Promoting understanding of the impact of hormones on women’s lives and presenting personalized remedies will help resolve discomfort and distress. By addressing the health, career, and other concerns of female employees in companies, and supporting each woman’s ideal life design, we can improve the performance of the company as a whole.

Health-related apps

“Linkx Kenko Try”

“Linkx Kenko Try” app, which supports improvement of lifestyle habits, is available free of charge to everyone, regardless of whether or not you have a policy with us. “Linkx Kenko Try” can predict the risk of abnormal values in six years simply by taking a picture of the results of a health checkup. Furthermore, by adding a brief questionnaire, it shows the risk of developing cancer within five years for people with similar conditions. It also suggests health activities (actions) tailored to your daily mood and physical condition. By following the action cards, you can develop healthy lifestyle habits that are less prone to illness.

In November 2022, we launched a new feature of this app: Cancer Risk Simulator, a service that can predict the risk of developing cancer within five years.

The service is based on cancer risk prediction technology developed by Hitachi, Ltd. We started providing the service to our customers through the “Linkx Kenko Try” app after a field trial conducted by Sompo Himawari Life and Hitachi in April 2022 confirmed the simulator’s ability to change customer attitudes that lead to early detection and treatment of cancer.

*Cancer Risk Simulator is intended to predict the risk of developing cancer based on input data and does not provide diagnostic, medical, or therapeutic services.



“Linkx Aruku”

“Linkx Aruku” is a walking app for daily, strain-free, enjoyable walking. The app offers over 1,000 walking courses throughout Japan 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.



“Linkx Aruku” screen

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Insurhealth® products

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 that helps ensure peace of mind even in emergencies, we strive to prevent customers from experiencing unexpected health issues.
(Cumulative number of contracts from launch in 2018 to October 2023: 1.4 million)

Launch of “Jibun to Kazoku no Omamori,” income compensation insurance to support health (first in the industry)

This product features a “the Get Healthy Challenge! program,” which allows policyholders to lower their insurance premiums by measuring improvements in their health (stopping smoking, BMI, blood pressure) over a certain period from enrollment, and to receive the amount equivalent to the difference in the premiums paid from the time of first enrollment in the form of a monetary reward for completing health challenges.

Customers want protection not only against death but also for protecting their lives if they find themselves unable to work for some reason. To meet this desire, it has increased the options available as added protection against incapacity. These options include: “incapacity rider” that pays customers an annuity if they are certified as having a grade 1 or grade 2 disability and entitled to receive basic disability pension as a guarantee in order to live and “seven major disease rider with mental disease protection” that, in addition to the provision for seven major diseases, allows customers to receive an annuity if corresponding to specific circumstances as a result of a mental illness recognized as a social issue.

Medical insurance to support health “Kenko no Omamori”

In addition to the traditional role of paying insurance claims and benefits, this product includes a new service to help maintain and improve health and thus help prevent serious illnesses. When customers claim health recovery support benefits, we provide them with lifestyle disease-related services they need based on their state of health, offering a new value of preventing serious aggravation of illnesses.

Health support cancer insurance “Yuki no Omamori”

Our Health Support Cancer Insurance “Yuki no Omamori” is a new form of cancer insurance that provides total support from pre-onset to post-treatment care. In terms of prevention, smokers who successfully quit smoking after enrollment can change to a less expensive non-smoker premium rate, and apps are used to encourage maintenance and improvement of health. Cancer risk testing services are provided for early detection. In terms of protection, it takes a rational approach that is compatible with Japan's social security system and the latest cancer treatments.

Release of health support variable insurance “Shorai no Omamori”

On May 8, 2023, the Company released Variable Insurance (the nickname for the health support variable insurance “Shorai no Omamori”) as the tenth product in its Insurhealth® line.

In addition to death protection in the event it is needed, the product also provides comprehensive protection for being unable to work, including disability and nursing care, which are a growing risk in terms of asset formation for the working generation. Additionally, the product also includes industry firsts*, such as a “health reserve” scheme that enables customers to leverage their good health to enhance their asset formation, and a secondary insurance period in which customers can continue to have their assets managed in a special account after the insurance pay-in period is complete.

*According to research by Sompo Himawari Insurance in February 2023

“Medical Master,” a plan that covers the risk of executives and employees falling ill

As part of our comprehensive business activity insurance “Business Master Plus,” one of our key products, Sompo Japan has sold “Medical Master,” a plan that covers the risk of executives and employees falling ill.

As labor shortage has become a pressing issue for companies, enhancing employee benefits has become a widespread trend in an effort to secure talented human resources, with the aim of improving employee loyalty and reducing turnover rates. Meanwhile, there is growing concern among executives and employees that they may not be able to work due to illness or other reasons.

“Medical Master” covers the risk of employees falling ill and being absent from work. Sompo Japan aims to contribute to a society in which people can work with peace of mind by supporting the further enhancement of companies' employee benefits through “Medical Master,” thereby solving the issue of labor shortage and removing the anxiety of being unable to work.

Health and productivity management consulting services

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New hay fever self-care based on intestinal flora Joint development of intestinal flora test “Mykinso Hana”

Sompo Health Support has developed “Mykinso Hana,” a new intestinal flora test and self-care program that encourages behavioral change by providing advice on improving lifestyle and dietary habits tailored to each of five types of intestinal environments classified based on their similarity. The product is based on joint research on the relationship between intestinal flora and hay fever with Cykinso, Inc., a company with a proven track record in intestinal flora testing.

Intestinal flora tests were carried out on 282 Sompo Group employees to see if conditions such as allergies that affect “presenteeism” (employees reporting to work despite being ill and working while physically unwell) could be alleviated by improving the intestinal environment. By scoring the severity of hay fever symptoms and conducting questionnaires on lifestyle habits, the study revealed life-style patterns that contribute to hay fever symptoms.

“Mykinso Hana” is available to medical insurers, businesses, organizations, and their members. It is used by companies to promote health and productivity management that encourages awareness of conditions affecting presenteeism, by various organizations to improve services for their members, and by medical insurers to reduce medical costs.



“Mykinso Hana” kits

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Group-wide initiatives to tackle dementia SOMPO Dementia Support Program

Activity and Result Partnership

To help realize its Purpose, which is to create a society in which every person can live a healthy, prosperous and happy life in one's own way, the Sompo Group started the SOMPO Dementia Support Program in 2018 under the slogan, "build a society that strives to prepare for dementia and enables people to continue living long and happy lives with dignity as individuals, even after being diagnosed with dementia."

Web For further details, please visit the website (in Japanese):
[SOMPO Dementia Support Program](#)

Initiatives through the development and provision of services "SOMPO Smile Aging Program" for effective control of cognitive decline

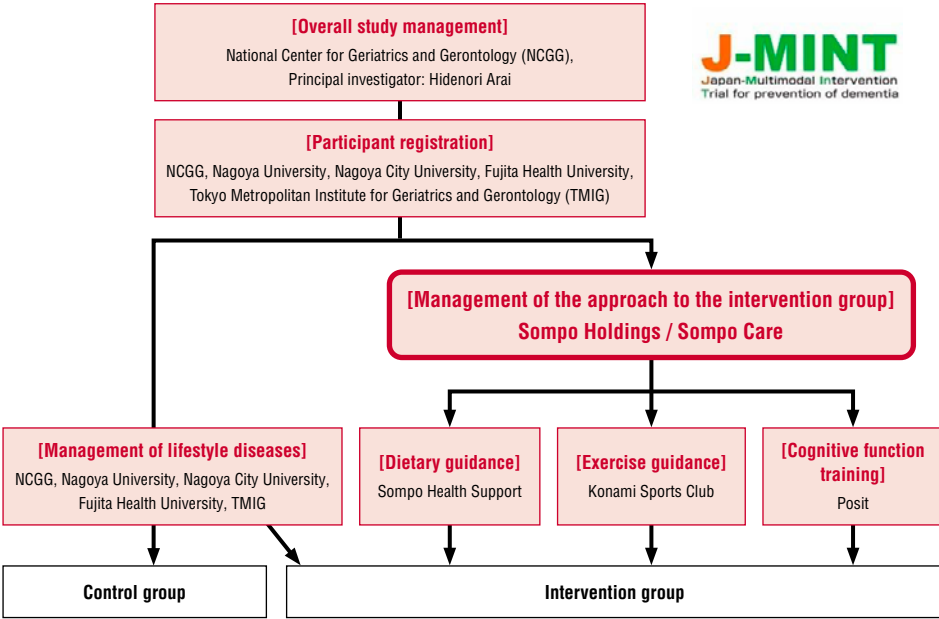
In 2020, under the supervision of Professor Miia Kivipelto of the Karolinska Institutet, who led the FINGER study, and the National Center for Geriatrics and Gerontology, we developed the "SOMPO Smile Aging Program," a program to help prevent cognitive decline by improving the lifestyle of older people. This program is the world's first nationwide FINGER study social implementation program approved by Professor Kivipelto. Currently, Sompo Care has introduced this program to elderly housing with supportive services (133 locations) across Japan, with more than 1,000 residents participating every week as preventive care. In the future, we aim to reduce the risk of developing dementia and extend healthy life expectancy in Japan by rolling out the program throughout Japan.



Participation in J-MINT study (japanese FINGER study) and publication of results

The SOMPO Group is a co-participant in the J-MINT study, which began in November 2019. In July 2023, the National Center for Geriatrics and Gerontology found that a multimodal intervention program (management of lifestyle-related diseases, exercise, nutritional guidance, and cognitive training) was effective in improving cognitive function in seniors with mild cognitive impairment.

Structure of J-MINT study



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Raising awareness on dementia

The Sompo Group conducts a variety of activities to promote correct knowledge about dementia and a proper understanding of people with dementia, which is needed to promote their harmonious integration into society.

Activities for World Alzheimer’s Month (September) Living Together: Seminar for thinking about dementia

In cooperation with a number of companies and organizations that support the objectives of the seminar, we have been holding a seminar called “Living Together: Seminar for thinking about dementia” every year since 2017. In fiscal year 2023, the event continued under the theme of “‘Talk with’: Let’s talk with everyone,” and more than 3,000 people attended.



Transmission of a message to raise awareness of dementia from the Sompo Japan headquarters building

Every year on September 21, World Alzheimer’s Day, the Sompo Japan headquarters building is lit up in orange, the color used to indicate awareness and support of dementia. We have been lighting up our headquarters building on this date since 2017.



Initiatives to ensure correct knowledge and understanding of dementia among Sompo Group employees

Dementia Barrier-Free Declaration by Sompo Group companies
In order to create a barrier-free society for people with dementia so that they and their families can live safely, securely, and healthily, Sompo Group companies are promoting the formulation of their Dementia Barrier-Free Declaration.

*10 companies as of October 31, 2023



In-house lecture for employees

In August 2023, we held an in-house lecture on the theme of “the expected role of financial institutions with the enactment of the Basic Act on Dementia” by Professor Jin Narumoto of Kyoto Prefectural University of Medicine Graduate School.

“Sompo Cafe” (dementia cafe) for employees

In August 2023, Sompo Japan Insurance Inc. held the “Sompo Cafe” (dementia cafe), mainly for employees living in the vicinity of its headquarters building. The purpose of the event was to make people become more familiar with dementia and understand it from the perspective of the person with dementia. On the day of the event, we welcomed Ms. Miki Sato, who suffers from dementia, to speak about her feelings and personal experiences and what she thought we should know about the condition. Attendees deepened their understanding of dementia through Q&A with Ms. Sato and group discussion.



Others

Sponsorship and participation in “Run Tomo”

We support the “Run Tomo” event, in which people with dementia, their families, supporters, and the general public run in a relay race. Instead of passing a baton, the runners pass a tasuki, the traditional cloth sash worn by relay marathon runners in Japan. Executives and employees of the Sompo Group also participate as runners in events held in various regions.



Launch of “Anna Konna” website full of hints for dementia care

This website, which supports people providing dementia care at home, is operated by Sompo Care in the hope that our knowledge of nursing care will be useful to home nursing care providers. The website draws on the knowledge of frontline dementia care professionals to introduce lifehacks on how to apply wisdom and ingenuity when providing nursing care at home, in relation to all kinds of problems associated with caring for people with dementia. The “Anna Konna” website was awarded the Good Design Award 2020.



Web For further details, please visit the special site (in Japanese): [Anna Konna](#)

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Health products initiative

“Egao Wo Mamoru Dementia Insurance” (Dementia Insurance for protecting your smile) that guarantees mild cognitive impairment (MCI)

In October 2018, Sompo Himawari Life launched “Egao Wo Mamoru Dementia Insurance” (Dementia Insurance for protecting your smile), the industry's first insurhealth product that guarantees mild cognitive impairment (MCI).

The company offers a full range of support to customers by helping them to delay the onset and progression of dementia, along with responding to their nursing care needs. In addition to providing insurance functions that cover MCI and dementia with one-time payment, the company offers cognitive function checks and other services to help prevent cognitive impairment, the “SOMPO Egao Club (SOMPO Smile Club)” Dementia Support Service, webbased service that provides basic information on dementia and dementia care, and Sompo Care nursing care services to support customers when such care is required.

“Oyako No Chikara” insurance to prevent employees from leaving the workforce

Sompo Japan Insurance Inc. has developed the industry's first insurance policy, “Oyako No Chikara,” which helps people who work while caring for their parents to “balance work and nursing care,” in order to solve the social issue of people leaving the workforce due to nursing care for parents, which has been increasing in recent years. The product integrates nursing care services and insurance, allowing the insured person (adult) to smoothly use nursing care services while at the same time compensating for the cost of caring for the parent.

Total support service for dementia, “SOMPO Egao Club (SOMPO Smile Club)”

Prime Assistance has provided an online service that checks cognitive capabilities, helps prevent cognitive decline, and provides basic knowledge on dementia and information on nursing care. This service can be used incidental to Sompo Japan's “Oyako No Chikara” and Sompo Himawari Life's “Egao Wo Mamoru Dementia Insurance.” In addition, some functions of the service are available to non-members since August 2020.



Contributing to a Sustainable Social Security System

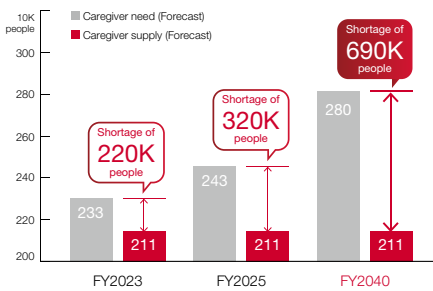


Sompo Care’s challenge

Concept and Policy

In Japan, which continues to grapple with a low birth rate and an aging population, there is an enormous imbalance between those providing support and those receiving it. It is estimated that by 2040, there will be a shortage of approximately 690,000 caregivers. Also, given the decline in the working-age population, concerns have been increasingly raised about the future of social security. Sompo Care continues to take on the challenge of realizing the future of nursing care in order to address these kinds of social issues.

Estimated shortage of caregivers



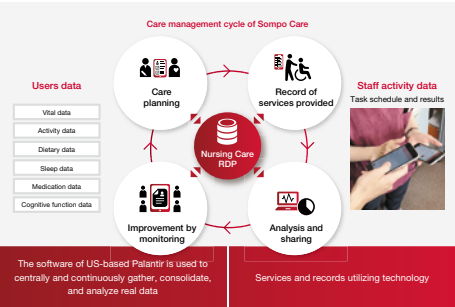
SOMPO’s approach to leveraging data and technology

Activity and Result Partnership

In order to change the coming future, it is imperative that we transform the field of nursing care. And the key to that lies in the utilization of data and technology. In anticipation of the widening supply-demand gap for caregivers in the future, we will look to thoroughly streamline our day-to-day operations. On top of that, we will endeavor to generate greater motivation and pride than ever before by focusing on the provision of better nursing care to our users based on evidence, and through the realization of a work style that ensures our staff deliver a level of care that only humans are capable of providing. Moreover, we will aim to change the future of nursing care by spreading this approach throughout the entire nursing care industry.

Nursing Care RDP (Real Data Platform) to support appropriate care

In order to optimize individual care management cycles and streamline facility administration, we have built our own Nursing Care RDP (Real Data Platform) to centrally manage all kinds of data, from the health of users to staff activity status. Also, by combining it with cutting-edge nursing care technology, we continue to pursue a balance between improving the quality of care and reducing workloads.



Future Care Lab in Japan to support future nursing care

Guided by a mission to create a new approach to nursing care through a symbiosis of humans and technology, this lab utilizes technology to eliminate the supply-demand gap in caregivers. With the aim of contributing to the nursing care industry as a whole, not just the locations where Sompo Care has a business presence, it undertakes testing and research and development of technology that is appealing to both those receiving and providing care.

<Purpose>

- Improve quality of life (QOL) of users
- Reduce the burden on and improve conditions for nursing care workers
- Improve productivity of nursing care services

Web For further details, please visit the special site: [Future Care Lab in Japan](#)



“LAGUNA,” an air mattress that reduces bedsores by automatically adjusting positions



“Helppad,” a sensor to detect excretions by smell



“LOVOT,” a family-type robot to stay close to users



“Viami,” a reclining shower bathing device that warms the whole body



“Care Data Connect” enables the centralized management of multiple types of data



“wrappon-PACKET,” a diaper collection box with an automatic wrapping mechanism

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Promoting a Data-Driven Society

“egaku” — depicting the future of nursing care with data

Activity and Result Partnership

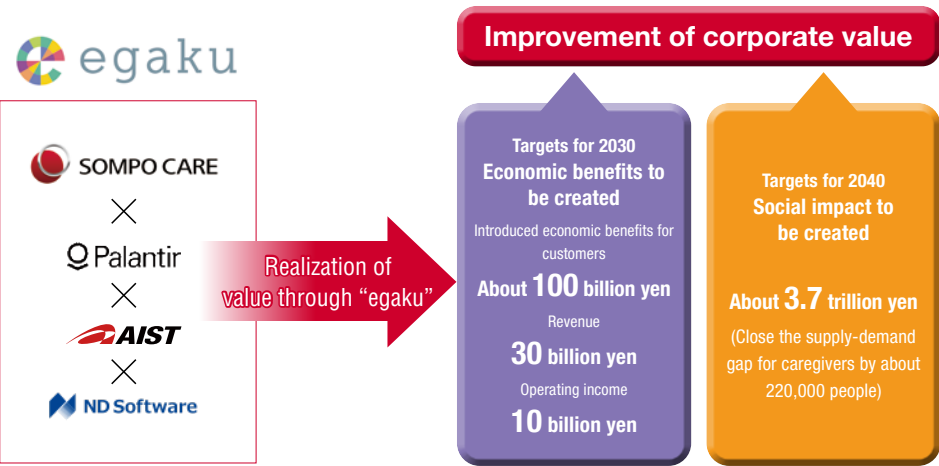
“egaku” is a real data platform that leverages data on a daily basis to provide an optimal care management cycle and energize nursing care facilities through operational efficiency. We aim to improve the quality of care and, at the same time, reduce workload. We will set our sights on creating a society in which users, staff, and nursing care providers all wear smiles. Sompo Care will change the future of nursing care with “egaku.”

The background of the creation of “egaku”

Our Nursing Care Business is taking on the challenge of closing the gap between the growing demand for nursing care and the supply of caregivers, and improving the sustainability of the nursing care insurance system. A major pillar of this is “egaku,” a Real Data Platform (Nursing Care RDP) that provides security, health, and wellbeing. “egaku” will create solutions that contribute to improving productivity with quality based on industry leader Sompo Care’s big data (real data) on users, as well as its operational capabilities such as services and know-how, Palantir’s data integration technology, and the R&D potential of the National Institute of Advanced Industrial Science and Technology (AIST). Furthermore, “egaku” aims to contribute to the sustainability of the industry as a whole by developing solutions leveraging ND Software’s products, channels, and customer base.

Goals of “egaku”

“egaku” aims to become the de facto standard for the nursing care industry as a whole. Its objective is to improve the sustainability of the nursing care industry by reducing the needed number of caregivers through increased productivity and increasing the number of caregivers through improved engagement (fostering job satisfaction among nursing care workers), and to minimize impacts on people’s lives through various means, such as through a reduction in nursing care employee turnover. The targets set for 2030 regarding economic value to be created are 100 billion yen in introduced economic benefits for customers, 30 billion yen in revenue, and 10 billion yen in operating income. Our target for 2040 is to create about 3.7 trillion yen worth of social impact by closing the supply-demand gap for caregivers by about 220,000 people, and through such initiatives, the Sompo Group aims to improve its corporate value.



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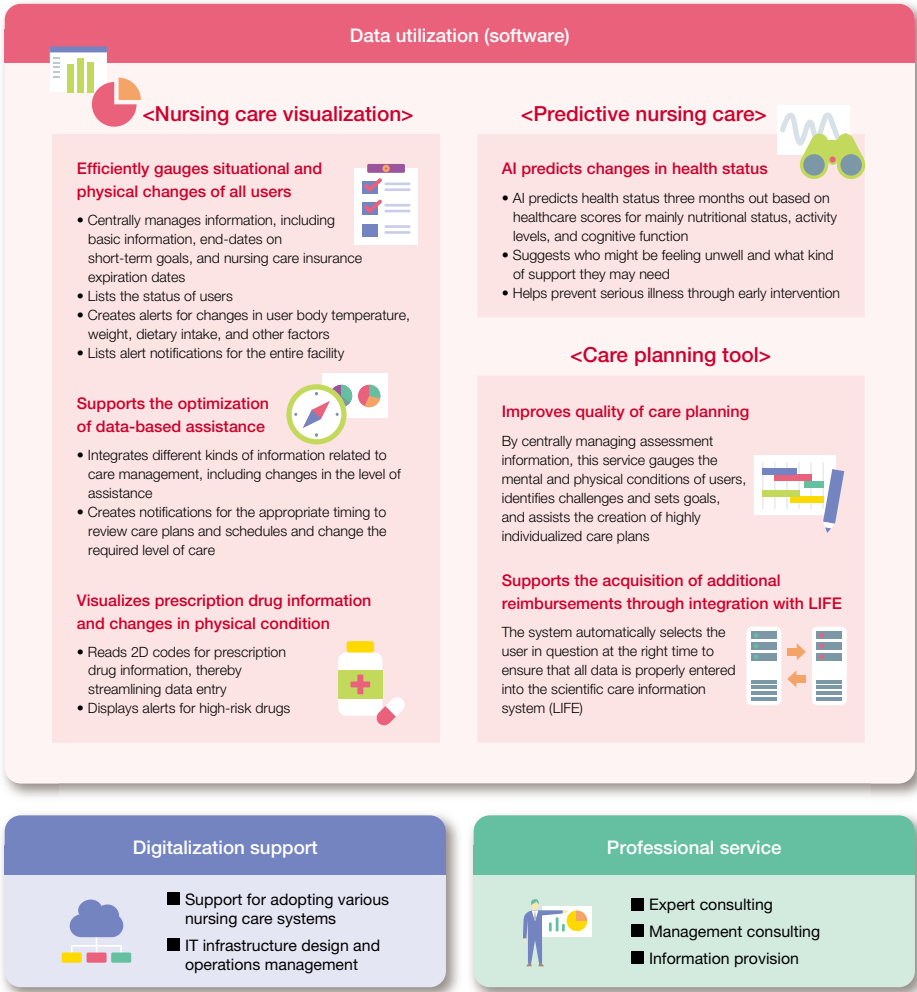
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Promoting a Data-Driven Society

Three services of “egaku”

We offer services in three areas: (1) data utilization services (software) to consolidate and visualize different types of scattered data; (2) digitalization support services; and (3) professional services. We aim to improve the quality of care and streamline operations mainly by developing IT infrastructure, installing software to maintain nursing care records, reviewing onsite operations, and improving management efficiency.



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Improving the Quality of Customer Services

Sompo Japan Insurance’s initiatives

Activity and Result

Policy on customer-oriented business operations

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

With this in mind, Sompo Japan Insurance has established this policy to achieve customer-oriented business operations based on our thorough understanding of our customer’s point of view at all points of contact, and to fulfill our corporate social responsibilities to all of our stakeholders*.

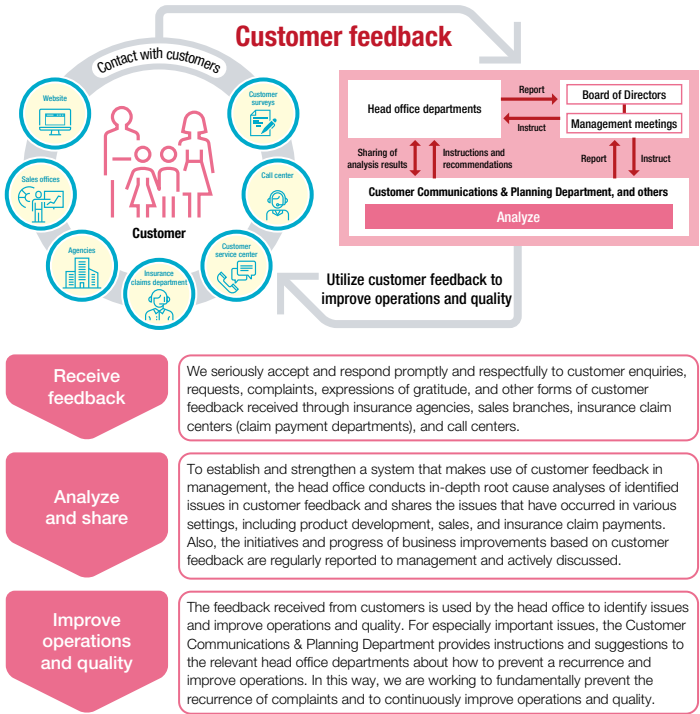
*Stakeholders include customers, business partners, stockholders, employees, and local communities.

- Policy 1: Provide new value to customers
- Policy 2: Utilize customer feedback to improve quality
- Policy 3: Develop, sell, and manage products and services
- (1) Develop products and services that meet customer needs
- (2) Provide important information in a way that is easy to understand
- (3) Provide optimal products and services to customers
- Policy 4: Improve the quality of benefit procedures
- Policy 5: Properly manage conflicts of interest
- Policy 6: Take steps to uphold our corporate social responsibility
- Policy 7: Instill customer-oriented business operations

Web For further details, please visit Sompo Japan Insurance official website (in Japanese): [Policy on Customer-Oriented Business Operations](#)

System to utilize Voice of Customer (VOC) in management

In order to reflect the feedback received from customers into management, Sompo Japan Insurance analyzes trends in, and the content of, customer feedback received and then shares the results with head office departments in an effort to improve operations and enhance service quality.



Utilize customer feedback to improve quality

Sompo Japan has published Voice of Customer (VOC) White Paper annually since fiscal year 2007 with the aim of keeping all our stakeholders informed of our initiatives to incorporate customer feedback in our management and efforts to make improvements. From fiscal 2020 to 2022, we used this publication to provide information about our overall customer-oriented approach based on our Policy on Customer-Oriented Business Operations. From fiscal 2023 we will mainly report on our initiatives to improve quality with the use of customer feedback.

Web For further details, please visit Sompo Japan Insurance official website (in Japanese): [Voice of Customer \(VOC\) White Paper](#)



Voice of Customer (VOC) White Paper

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Improving the Quality of Customer Services

Sompo Himawari Life’s initiatives

Activity and Result

Sompo Himawari Life's management philosophy is to carefully consider, at all times, the interests of its customers when making decisions that shape its business. It strives to contribute to the security, health, and wellbeing of customers and society as a whole by providing insurance and related services of the highest quality possible. To achieve this, we have developed a Policy on Customer-Oriented Business Operations and we intend to establish our reason for existence as a health support enterprise that helps customers stay healthy with a focus on life insurance.

Structure for promoting customer-centric operations

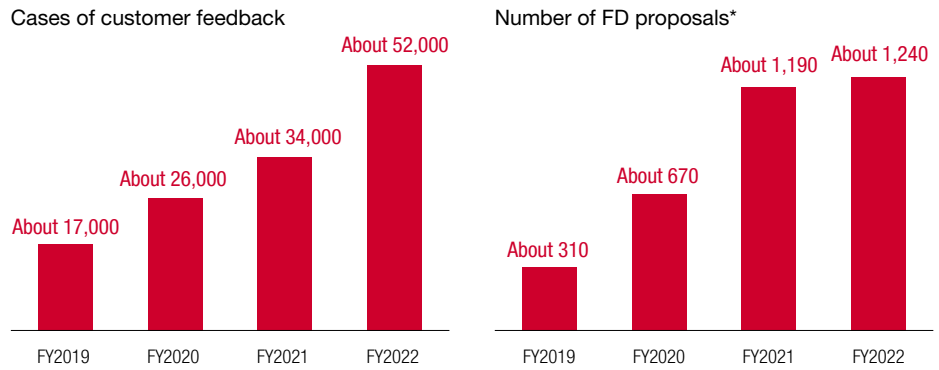
One of the Company's directors has been appointed to supervise the promotion of fiduciary duty and a FD* Promotion Department has been established to take responsibility for promoting, instilling, and further evolving this policy.

Furthermore, the FD External Monitor Committee has been established and meets regularly to receive opinions from external experts such as consumer life counselors and consumer life advisors.

*FD: Fiduciary Duty

System to utilize Voice of Customer (VOC) in management

We actively engage in collecting a broad spectrum of customer feedback, including direct expressions of gratitude, complaints, opinions, and requests through various channels such as customer centers, consultation desks, surveys, sales branches, and agencies. Additionally, we gather a wide range of suggestions and ideas from employees based on customer perspectives.



*FD proposals: A system to broadly collect proposals (FD-based proposals) from internal departments aimed at reviewing business processes and improving service quality from the customer's perspective. These proposals contribute to ongoing business improvements.

We centrally manage the customer feedback we have collected and utilize it to develop products and services, improve operations, enhance quality, and improve customer convenience. We continue to use customer feedback to make improvements and disclose them on our website.

Web For further details, please visit Sompo Himawari Life official website (in Japanese): [Examples of improvement initiatives](#)

Enhancing the service quality of insurance agencies and sales representatives

To maintain and strengthen the framework for providing customers with appropriate products and services, we endeavor to improve the quality of work provided by agencies and sales representatives by running training sessions and educational programs with a focus on the following.

- (1) Topics related to insurance solicitation, including understanding customer intent, explanations of important details, and the handling of notices
- (2) Topics related to the continuous provision of optimal coverage and services to customers (follow-up services)
- (3) Topics related to the establishment and strengthening of the agency's own business improvement cycle (agency's internal control system)

As a concrete initiative, we aim to enhance the quality of agency and soliciting work through continuous training programs. This includes education on matters related to insurance solicitation, such as understanding customer intentions, explaining important details, handling notices, and providing appropriate explanations regarding the selection and recommendation of certain products. We also focus on training related to after-sale services.

In fiscal 2022, with the aim of ending solicitations that deviate from the true purpose of insurance, we distributed a supplementary version of the Agency Compliance Manual to clearly communicate to agencies some key points and our handling rules regarding the solicitation of corporate insurance. We also conducted an investigation to confirm and monitor the sales practices and solicitation management systems of our agents.

Training of “HL Advisors®”

We recognize our top-quality sales representatives with the title of HL Advisor® in recognition of their high-level consulting and proposal capabilities, their ability to support people's health by promoting Insurhealth®, and their customer-oriented work ethic. We are working to foster the development of sales representatives that make an impression on our customers.

The HL Advisor® certification criteria includes not only sales criterion, such as the number of Insurhealth® product sales and the like, but also quality standards such as the percentage of paperless applications and FP qualifications. As of the end of March 2023, a total of 347 sales representatives had been certified as HL Advisors® in fiscal 2022.

*Insurhealth®: The provision of unprecedented new value combining the traditional functions of insurance with features that support health (healthcare) as a health support enterprise to help customers lead healthy lives.

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Improving the Quality of Customer Services

Sompo Care’s initiatives

Activity and Result

Sompo Care University: Real-world learning environments

Achieving improvements in service quality and retaining staff are key missions in supporting the future of caregiving. Sompo Care University is the industry's first corporate university. We aim to facilitate company-wide and continuous skill development and job satisfaction through a training program based on medium-to-long term career planning. In addition to the Shibaura Campus and Osaka Campus, both of which provide practical and theoretical learning environments that faithfully replicate real-world scenarios, we have also opened an online campus. Accordingly, these learning environments have been further enhanced.

Theoretical and practical training

The facility serves as a comprehensive learning space where employees can acquire practical skills and attend classroom lectures. Since its opening, newcomers and veteran employees alike have made an effort to improve their skills by attending training sessions tailored to their years of service and skill level.

Recreation of facility and home nursing care environments

We have replicated a traditional Japanese home with rooms and bathroom similar to the major home brands, plus the many steps and small toilet spaces. We can therefore provide a real learning environment according to each setting, whether it be facility-based care or home-based care. We also have plenty of beds, bathrooms, and toilets, which are essential for hands-on training. Also, by creating spaces that allow for a multifaceted approach to hands-on learning, we can efficiently manage large training groups.



Opening of online campus

With the expansion of Sompo Care University, we opened an online campus in July 2023 so that staff can engage in learning anytime and from anywhere. By accessing the Company's intranet, employees can participate in various training sessions in real-time, even from remote locations. Archived videos can also be viewed from a personal device, which means employees nationwide have equal learning opportunities regardless of their location or working arrangement.

HR training curriculum to support quality of care

As the supply-demand gap in caregivers continues to widen, securing enough workers has become one of the challenges for nursing care providers. Sompo Care has established an education and training system tailored to each stage, along with a career structure that individuals can pursue based on their own preferences. We want to equip our employees with highly specialized knowledge and skills that fosters a sense of pride in their work. We are also endeavoring to create environments where employees will want to work for as long as possible.

Well-developed curriculum for every employee at every stage

Regular follow-up training sessions are held for employees over the course of three years after joining the Company. Furthermore, we aim to facilitate medium- and long-term skill development and maintain motivation among employees by offering training suited to the career path each employee aspires to.

Care Pride Meister System

By nominating and appointing iconic caregivers who embody the pride of nursing care, we aim to make nursing care pride more visible and create an environment in which caregiving staff can continue to work with pride in their own expertise and personal growth. As of April 2023, 130 caregivers have been accredited with the title of “meister.”

Web For further details, please visit Sompo Care official website
(in Japanese): [Care Pride Meister System](#)



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Corporate Citizenship Activities

Basic concept

Concept and Policy

We are proactively taking initiatives to contribute to social welfare as a corporate citizen while working to develop a corporate culture and systems that encourage each employee to voluntarily take part in various activities for the communities in which we live and work. We also emphasize collaboration with specialist NPOs to promote our activities.

Corporate Citizenship Policy

Structure

Under our Corporate Citizenship Policy, the Group promotes community initiatives from two perspectives: commitment as a corporate citizen and commitment by individual employees.

As a corporate citizen, we promote our activities for future generations mainly through our foundations with focus on the following three areas: fine arts, welfare, and the environment. We also support and encourage individual employees to proactively take part in community outreach activities mainly through the Sompo Chikyu (Earth) Club, a volunteer activity organization of which all employees are members.



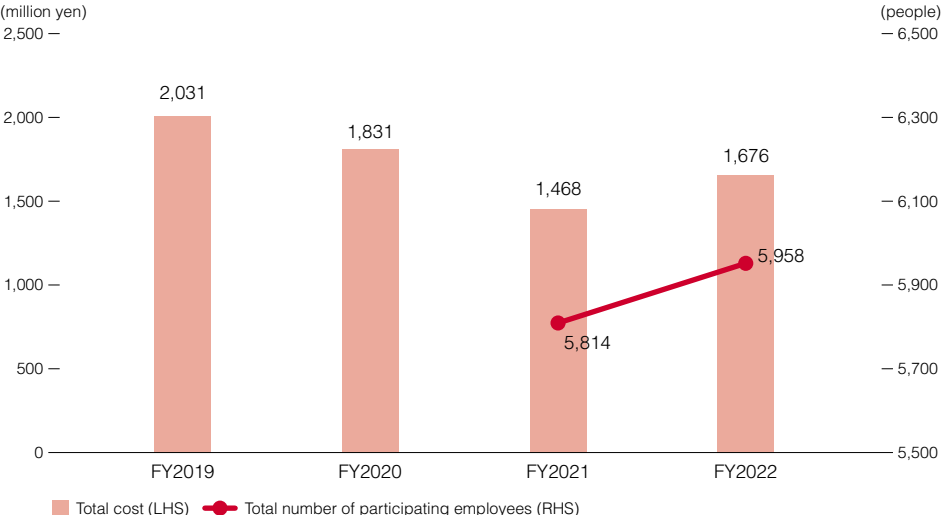
Social contribution expenses and number of participants

Activity and Result

Our activities are centered on three areas (fine arts, welfare, and the environment) with an awareness of nurturing the next generation. In FY2022, we spent more than ¥1.67 billion on social contribution activities.

Moreover, a total of 5,958 Group employees (roughly 10.7% of our domestic workforce) participated in social contribution activities.

Social contribution expenses and total number of participating employees



Reference: Programs to support and encourage employee efforts

Volunteer work leave

At Sompo Japan, employees are entitled to take short-term volunteer leave (up to 10 days per year) and long-term volunteer leave (from six to 18 months) in addition to annual paid leave.

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Corporate Citizenship Activities

Volunteer organization: Sompo Chikyu (Earth) Club

Structure

Activity and Result

Sompo Chikyu (Earth) Club

The members of the Sompo Chikyu (Earth) Club – a volunteer organization – consist of the Group’s executives and employees. They voluntarily and proactively undertake social contribution activities for the purpose of cultivating a heightened sensitivity to social issues and contributing to the building of a resilient and sustainable society.

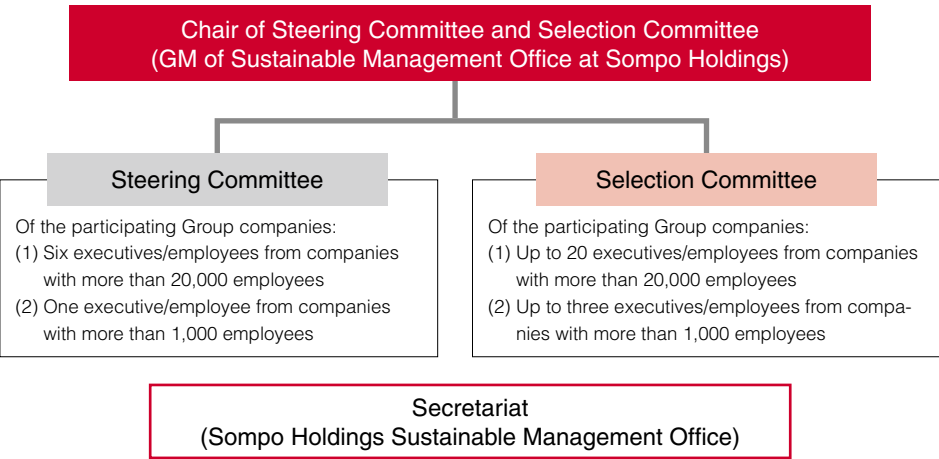
Since its establishment in 1993, the Club has undertaken various volunteer activities in collaboration with agencies and the like, including forest conservation, foodbanks, and visiting welfare facilities to repair and clean wheelchairs. Each project is tailored according to the needs and characteristics of the local community.

Operation structure

The Sompo Chikyu (Earth) Club has a Steering Committee and a Selection Committee, each comprising representatives of the Club’s members.

The chair of both these committees is the general manager of the Sustainable Management Office at Sompo Holdings. The secretariat is also located within the Sustainable Management Office.

Organization



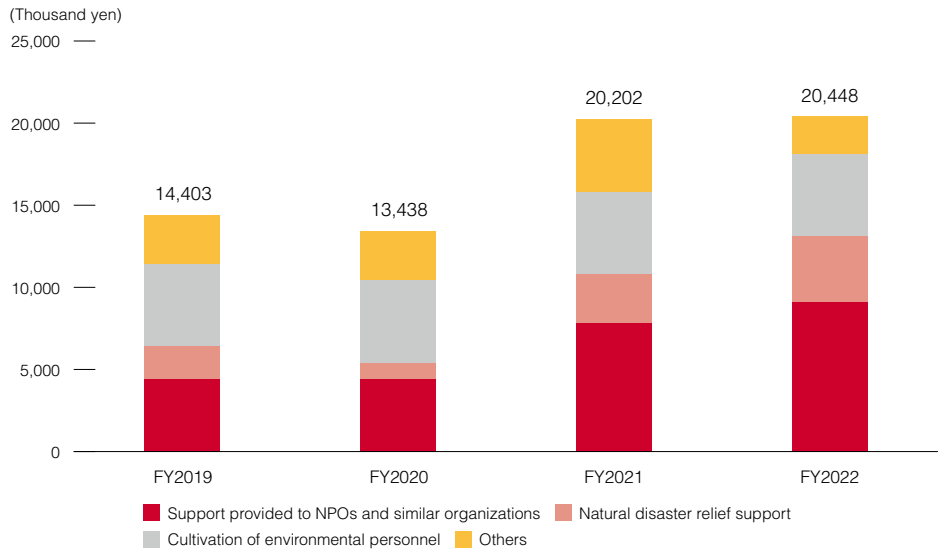
Sompo Chikyu (Earth) Club Corporate Citizenship Fund

Group executives and employees voluntarily donate money to this fund through salary deductions. The funds are then put towards social contribution activities carried out by the Sompo Chikyu (Earth) Club. The funds raised are used primarily for community outreach activities, such as the payment of expenses of volunteer activities performed across Japan, support for disaster relief and donations to NPOs and other organizations supported by the Club’s members.

Utilization of the Corporate Citizenship Fund

In FY2022, a total of ¥20.44 million from the Corporate Citizenship Fund was used to finance social contribution activities.

Sompo Chikyu (Earth) Club Corporate Citizenship Fund spending



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Corporate Citizenship Activities

Turning Sompo Care homes into community hubs of intergenerational exchange One year on since the launch of the Sompo-style children's cafeteria

Activity and Result Partnership

In November 2022, Sompo Care started running SOMPO-style children's cafeterias at mainly residential facilities such as the nursing homes it operates nationwide. It currently operates these cafeterias once a month at approximately 450 residential facilities and day-care service centers.

Sompo Care places much importance on the connections between the facilities it operates and the local community. However, in the last few years, there has been a sharp decline in opportunities for community interaction and intergenerational exchanges in daily life partly because of the impact of the COVID-19 pandemic. For this reason, it launched the Sompo-style children's cafeteria project in order to turn its facilities into hubs for community interaction with children as the focal point. Through intergenerational exchange, Sompo Care aims to support the healthy development of children's minds and bodies, bring more smiles and energy to the users of its facilities, and further enhance the job satisfaction of staff members. And by providing children the opportunity to experience caregiving work, they can get a feel for what it might be like working as a caregiver, thereby contributing to solving the multitude of social issues in the community.

As of the end of December 2023, a total of 15,960 meals had been provided to children in the community. Both the facility users and the children have enjoyed these intergenerational exchange opportunities by sitting down to eat a meal together or engaging in recreational activities. The interactions with the local children have brought many smiles to the faces of the users. In fact, the users will often express their gratitude with a smile and a "thank you" to the children experiencing the work of caregiving, which in turn contributes to the healthy growth of the children, both physically and mentally.

In the future, Sompo Care will continue to strengthen its collaboration with local communities and its relationships with partner companies with a view to further developing the SOMPO-style children's cafeteria program, based on its guiding principle of deepening its engagement with the community, supporting the lives of users in the community, and playing an integral role in the building of a sustainable society. And by continuing to do this over the next 10 or 20 years, Sompo Care will aim to help solve the complex issues that communities are currently grappling with.



SOMPO-style children's cafeteria

Bosai JAPAN-DA Project to raise disaster awareness

Activity and Result Partnership

Given that insurance is one of our core businesses, Sompo Japan focuses on raising public awareness of disasters. In the Bosai JAPAN-DA Project, we host puppet shows and experience-based workshops to teach children – society's future leaders – and their guardians how to protect themselves and others in emergency situations.

The puppet show, performed by the Yumemi Trunk Puppet Theater Troupe, is an original adaptation of The Three Little Pigs. It tells the story of how the three pigs help each other to overcome various calamities (wind, rain, lightning, fire, etc.) caused by the big bad wolf. Also, in the experience-based workshop, provided in partnership with the NPO Plus Arts, participants get to move their arms and bodies in fun ways and take part in a quiz, all the while gaining useful knowledge and skills for responding to crises.

Since the fiscal year 2020, with the aim of preventing the spread of COVID-19, we have prepared videos, worksheets, and information material for guardians and teachers that can be viewed online or downloaded.

As of March 2023, these events have been held about 500 times across Japan attracting approximately 77,000 people.



Experience-based workshop in progress

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Corporate Citizenship Activities

Donation of Yellow Badges with road traffic accident insurance

Activity and Result Partnership

Every spring, Sompo Japan donates Yellow Badges that come with traffic accident insurance to first-grade students just entering elementary school in Japan.

The aim is to raise students' awareness of road traffic safety and enlist cooperation from car drivers and local residents to reduce road traffic accidents. Having started in 1965 following a newspaper article featuring an appeal from a mother who lost her child in a road traffic accident, the campaign marked its 59th anniversary in 2023.

This program has been conducted jointly with Mizuho Financial Group, Meiji Yasuda Life Insurance Company, and the Dai-ichi Life Insurance Company. The total number of badges distributed so far has reached approximately 70.82 million.



Children learning about road safety at a presentation ceremony in Tokyo



Yellow Badge

SOMPO Smile Kids Edogawabashi Nursery (Accredited)

Activity and Result Partnership

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

The SOMPO Smile Kids Edogawabashi (Tokyo) Nursery School, which is accredited as meeting government standards, accommodates 64 children up to the age of five, whose parents are residing in Bunkyo Ward and both working. On sunny days, the children go out for walks to parks and along a row of cherry trees facing the Kanda River. They also enjoy snacks and lunches prepared by nutritionists, as well as seasonal events including sports day and outings.

The nursery school also offers a variety of fun educational programs that allow children to learn numbers and characters, attend music classes and physical education, and read English picture books. In addition, the nursery school hosts summer and fall festivals and a traditional New Year mochi (rice cake) pounding ceremony in collaboration with local neighborhood associations not just for its enrolled children but for all households raising children in the community.

Efforts are also made to improve the working environment of childcare workers, and this led us to be recognized by the Tokyo Metropolitan Government as a company working earnestly to promote work-life balance.

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



Corporate citizenship activities in Japan

Activity and Result Partnership

The Sompo Group is engaged in a wide range of corporate citizenship activities together with community stakeholders.



Yamagata: Cleanup event at Mt. Zao



Chiba: Employee volunteering



Tokyo: Support for NPOs (watering flower beds)

Corporate citizenship activities in the environmental field

Activity and Result Partnership

In addition to the activities of the SAVE JAPAN Project and the Sompo's forest initiative, the Sompo Group is working to protect biodiversity and educate people about the environment through the SOMPO Environment Foundation.

PDF For further details, please refer to [Biodiversity and Encouraging People to Develop Skills Needed for Environmental Protection](#) (P.36-40).

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Initiatives of Supporting Activities and Researches for Social Welfare

Sompo Welfare Foundation

Activity and Result Partnership

The Sompo Welfare Foundation, established in 1977, conducts various programs, including providing financial assistance to civil society organizations in Japan, ASEAN countries, India and South Africa; holding academic conferences and funding research on social welfare, social security, insurance, and gerontology; and awarding outstanding academic papers. Aware of the rapid aging of society and other increasingly complex social issues, the foundation also promotes activities that contribute to supporting various difficulties in daily life, including supporting families who provide home care to an elderly member with dementia or other conditions, and providing scholarships for students studying to become certified care workers. Its programs are designed to meet contemporary needs through both research and practice.

Support for purchase of vehicles

Since 1999, the foundation has financially supported organizations that need to purchase vehicles for their welfare activities for people with disabilities.

In fiscal year 2022, the foundation invited applications from western Japan and selected ten organizations. These vehicles allow organizations to expand the range and scale of their activities and to increase the income of people with disabilities and the number of users of their welfare services.



Proving to be very useful in safely transporting people

Support for organizational and operational reinforcement of civil society groups

In 2004, the foundation started to provide financial support for organizational and operational reinforcement of civil society organizations that render welfare services to communities.

In fiscal year 2022, financial support was provided to 41 organizations in total through programs to strengthen their organizational and operational activities, to help them acquire official status as approved specified non-profit corporations and to support local residents for their efforts in comprehensive local issues.



Very popular smartphone classes for the elderly taught by young people

Support for overseas welfare activities

The foundation has supported civil society organizations in the social welfare field in ASEAN countries, India, and South Africa since 2010. In FY2022, the foundation provided grants to four organizations in four countries, including a grant for wheelchairs needed for a social participation and empowerment program for people with disabilities (Indonesia), assistance for equipment and training materials needed to support vocational training and employment for poor youth (Malaysia), assistance for Braille book materials for visually impaired children (the Philippines), and assistance for a music appreciation event as part of an educational enrichment project for children who have lost their parents to COVID-19 (Vietnam).



Donation ceremony in Indonesia



Donation ceremony in Vietnam



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Initiatives of Supporting Activities and Researches for Social Welfare

Sompo welfare foundation award

The foundation has awarded outstanding academic literature in the field of social welfare since fiscal year 1999. In FY2021, Yu Nagata received the award for “Collaborative governance for integrated community care: implications for the changing roles of local government.” Kentaro Hayashi received the Encouragement Award for “The Establishment of the Law for Social Security in England: a historical analysis on the role of legal institutions shaping <Livelihood Maintenance Systems>.” The presentation ceremony was held on the 43rd floor of Sompo Japan headquarters building in March 2023, and the commemorative lecture and symposium by Yu Nagata was held at the Grand Ark Hanzomon in July 2023.



Prof. Nagata, a recipient of the foundation's award, and President Nishizawa



The commemorative lecture and symposium

Support for networking and learning of family caregivers for the elderly

Since 1991, the foundation has provided support for networking events and learning programs intended to help reduce the stress of family caregivers caring at home for elderly dementia patients, and improve their care-giving skills.



Training for improving their care-giving skills

Scholarships for students studying to become certified care workers

To boost the workforce of caregivers, the foundation offers scholarships for students in two-year vocational school programs and high school students in the welfare field. In 2022, the foundation gave scholarships to seven first-year vocational school students and five second-year high school students. After graduating from the school, many of them are playing an active role as care professionals.



Practicum for students to become certified care workers

Financial support for gerontology research

The foundation provides financial support for creative and innovative research in the field of social sciences relating to gerontology. In addition, the foundation organizes study groups on the Insurance Business Act, the health insurance and nursing care insurance systems, gerontology, and other topics. The foundation also publishes a report series and distributes it widely to libraries and elsewhere to spread information about research findings.



Study groups on the Insurance Business Act

Contributing to Community through the Arts and Culture

Sompo Fine Art Foundation (Sompo Museum of Art)

Activity and Result Partnership

The Sompo Museum of Art opened its doors in Shinjuku in 1976 based on the desire to provide the general public with a venue for art appreciation as part of our corporate citizenship activities.

It is the only museum in Asia where you can view Van Gogh's "Sunflowers" painting and it also hosts unique and captivating exhibitions covering a wide range of themes, from Western paintings to contemporary art. The museum aims to bring about a culturally enriched society mainly by expanding the horizons for art appreciation by lending out its collections. Moreover, the museum seeks to leverage knowledge from art and culture to solve issues in society, mainly with educational initiatives focused on interactive art appreciation and open-call exhibitions that support new and emerging artists.

The museum is working to create a space that attracts visitors of all ages from within Japan and overseas and will continue to contribute to society by further promoting culture and art.

Exhibitions in FY2022

Three years have now passed since the Sompo Museum of Art relocated to its new premises, and even in the midst of the COVID-19 pandemic, safety measures were adopted to ensure that exhibitions were held as planned. In spring, the museum held the Henri Le Sidaner – Henri Martin exhibition, while in summer and autumn, it hosted an exhibition entitled Renoir and Modern Art, Collections from the Petit Palais Museum, Geneva. In the autumn and winter months, it organized the Botanical Arts and the Development of Delicious Food exhibition. Accordingly, the museum's presence is becoming more established in the streets of Nishi-Shinjuku.

Henri Le Sidaner – Henri Martin

This exhibition focused on the works of two painters – Henri Le Sidaner and Henri Martin – both active in France at the end of the 19th century and the beginning of the 20th century. It was the first exhibition of its kind in Japan. Featuring approximately 70 works, mostly oil paintings, the exhibition traced the paths of the two painters and their artistic journey of inheriting the legacy of impressionism and incorporating serene and mysterious expressions of light into their paintings.

Exhibition Period: March 26, 2022 to June 26, 2022



Renoir and Modern Art, the Collection from Petit Palais Museum, Geneva

This exhibition showcased French modern paintings from the late 19th century to the early 20th century, drawn from the collections of the Petit Palais Museum in Geneva, Switzerland. It featured 65 oil paintings by 38 artists from numerous collections and presented a



Swiss Petit Palais Museum

timeline of French modern painting, from impressionism to the École de Paris.
Exhibition Period: July 13, 2022 to October 10, 2022

Botanical Arts and the Development of Delicious Food

In collaboration with Britain's Royal Botanical Gardens (the Kew Gardens), this exhibition featured botanical art with a special focus on plants used for food and beverages, including vegetables, fruit, tea, coffee, and herbs. Various archival materials were also on display, including old recipes, tea sets adorning dining tables, and cutlery. This exhibition provided visitors the chance to trace the history and culinary culture of the Britain.

Exhibition Period: November 5, 2022 to January 15, 2023



Art appreciation education in FY2022

The dialogue-based art appreciation education support project for elementary and junior high schools in Shinjuku Ward is now in its 15th year. The art appreciation classes continued in the second year of the pandemic and a safe environment was developed for the children based on repeated discussions with the schools and the board of education. New initiatives, such as a post-lesson review, were also tried. In FY2022, we were able to support art appreciation lessons at all 29 elementary schools and at seven of the 10 junior high schools.

Also, we resumed holding Gallery Talk Art sessions for general visitors and the special summer program Family Talk Art after a hiatus of three years due to the pandemic. These events provided visitors the opportunity to not only "see" art, but to talk about their appreciation of artwork with "words."

This fiscal year, eight new people joined the ranks of volunteers working at the museum, bringing the total number of gallery guides to 78. The training sessions incorporated the best of both online and face-to-face teaching methods and placed importance on interaction between gallery guides to ensure a fulfilling program.



Classroom-based lesson
Higashitoyama Elementary School in Shinjuku Ward



Art appreciation in the gallery
Hanazono Elementary School in Shinjuku Ward

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Contributing to Community through the Arts and Culture

Support and recognition of artists

Nationwide Call for “FACE” and the Holding of the “FACE Exhibition”

The nationwide open-call contemporary painting competition, known as FACE, was first held in 2012. In the 11th FACE exhibition in 2023, there were 1,064 pieces submitted from all over Japan. The five judges were Mr. Reiichi Noguchi (Senior Curator, Mitsubishi Ichigokan Museum), Ms. Tomoko Yabumae (Curator, Tokyo Metropolitan Art Museum), Mr. Tetsuya Oshima (Associate Professor, Tama Art University), Mr. Yoshinaga Moritani (Curator, Kanagawa Kenmin Hall), and Mr. Takefumi Umemoto (Director, Sompo Museum of Art). Following a process of preliminary screening and selection for awards, 81 works were chosen to be displayed, with nine pieces being selected for an award. The FACE Exhibition 2023, held at the Sompo Museum of Art, showcased selected works that “have a genuine power and the potential to be internationally recognized in the future” by capturing the essence of the times with various techniques and motifs. An audience award was also presented to one of the pieces in the exhibition based on visitor votes.

The grand prize was awarded to Ms. Momoko Yoshida. The results were announced on the museum’s website and elsewhere and during the presentation ceremony and private viewing, the recipients were awarded with a shield trophy. The award winners and all the other artists were also provided the opportunity to connect with the judges, other people in the art community, and the media.

We hope that this open competition serves as a gateway for new and emerging artists, regardless of age or affiliation, and will be a source of support for many years to come for emerging talent.

FACE (Frontier Artists Contest Exhibition) 2023

Exhibition Period: February 18, 2023 to March 12, 2023

Provision of the Sompo Museum of Art Award

The SOMPO Museum Award was provided to a public exhibition run by 22 art associations for the purpose of supporting and nurturing emerging artists.



Momoko Yoshida
«Still milky_tune #4»
2022 Acrylic paint on
polyester fabric
112x106cm

Cooperating on loaning out major works

Exhibition of Seiji Togo and Artists Associated with Nika

This exhibition was arranged by the Kamei Museum and featured 13 oil paintings by Seiji Togo from our collection and works by artists associated with the Nika Association from the Kamei Art Museum’s collection.

Exhibition Period: August 2, 2022 to October 2, 2022

Venue: Kamei Museum (Sendai City, Miyagi Prefecture)

Commemoration of the Comprehensive Collaboration Agreement between Kurashiki City and SOMPO Japan: Seiji Togo and Shinichi Saito — Each Depiction of Women —

This exhibition was organized by the Kurashiki City Art Museum and showcased its collection of works by Shinichi Saito depicting blind female musicians, along with 61 oil paintings and 20 sketches by Seiji Togo from our collection.

Exhibition Period: October 22, 2022 to December 18, 2022

Venue: Kurashiki City Art Museum, Exhibition Rooms 2 and 3
(Kurashiki City, Okayama Prefecture)

The Puppet Theater “Himawari Hall”

Activity and Result Partnership

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

The Himawari Hall puppet theater continue to offer a wide range of activities that gain national attention in regions known for their vibrant puppet theater scene. For example, we host domestic and international puppet shows at the Himawari Hall, run workshops, hold children’s art festivals utilizing the entire Sompo Japan Nagoya Building, and host the P-Shinjinsho NEXT workshops, which are geared towards uncovering new talent that will shape the future of puppet theater.

Since 2023, Sompo Care has been focused on social contribution activities in the local community. For example, it organizes touring puppet performances alongside hosting the children’s cafeteria program at Sompo Care’s nursing facilities in Aichi Prefecture.



Performance at Himawari Hall



Puppet show performance at Sompo Care’s nursing homes