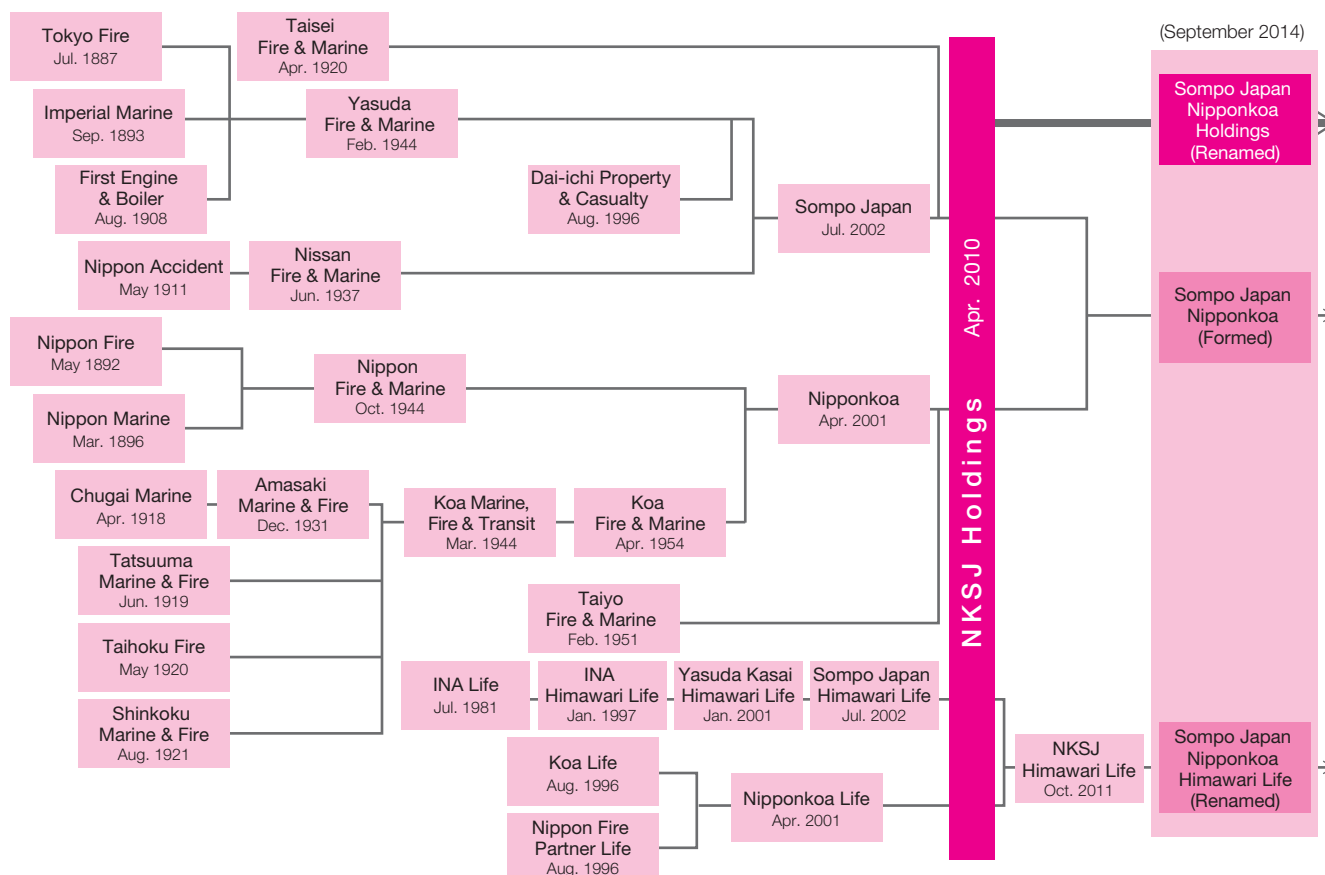


Corporate Information

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History of the Sompō Japan Nipponkoa Group

2009	October	Sompō Japan Insurance Inc. and NIPPONKOA Insurance Co., Ltd. drew up a share exchange agreement aimed at establishing a joint holding company and signed a business integration agreement.
	December	Sompō Japan Insurance Inc. and NIPPONKOA Insurance Co., Ltd. obtained the approval of their shareholders at extraordinary General Meetings of Shareholders with regard to the establishment of NKSJ Holdings, Inc.
2010	April	NKSJ Holdings, Inc. was established. NKSJ Holdings, Inc. was listed on the Tokyo Stock Exchange (First Section) and the Osaka Securities Exchange (First Section).
	May	Sompō Japan Insurance Inc. acquired 100% of shares in Tenet Insurance Company Limited, a Singaporean P&C insurer, making Tenet a consolidated subsidiary of NKSJ Holdings, Inc. (The company name was changed to Tenet Capital Ltd.)
	October	Sompō Japan Asset Management Co., Ltd., a consolidated subsidiary of NKSJ Holdings, Inc. and ZEST Asset Management Ltd., a non-consolidated subsidiary of NKSJ Holdings, Inc., were merged into SOMPO JAPAN NIPPONKOA ASSET MANAGEMENT CO., LTD., becoming a consolidated subsidiary of NKSJ Holdings, Inc.
	November	Sompō Japan Insurance Inc. acquired substantially all of the shares in Fiba Sigorta Anonim Sirketi, a P&C insurer in Turkey, making Fiba Sigorta a consolidated subsidiary of NKSJ Holdings, Inc. (The company name was changed to Sompō Japan Sigorta A.S.)
	June	Sompō Japan Insurance Inc. acquired additional shares of Berjaya Sompō Insurance Berhad, formerly an equity-method affiliate of NKSJ Holdings, Inc., through Sompō Japan Asia Holdings Pte. Ltd., making Berjaya Sompō Insurance Berhad, a consolidated subsidiary of NKSJ Holdings, Inc.
2011	October	Sompō Japan Himawari Life Insurance Co., Ltd. and NIPPONKOA Life Insurance Company, Limited, both of which were consolidated subsidiaries of NKSJ Holdings, Inc., were merged into NKSJ Himawari Life Insurance, Inc.
	January	Sompō Japan Nipponkoa Holdings (Americas) Inc. the holding company that supervises North American operations of Sompō Japan Insurance Inc. was established and became a consolidated subsidiary of NKSJ Holdings, Inc.
	June	Yasuda Seguros S.A. acquired additional shares of Marítima Seguros S.A., formerly an equity-method affiliate of NKSJ Holdings, Inc. making Marítima Seguros S.A. and Marítima Saude Seguros S.A. (Marítima Seguros' subsidiary) consolidated subsidiaries of NKSJ Holdings, Inc.
2013	July	Tenet Sompō Insurance Pte. Ltd. and Tenet Capital Ltd., both of which were Singapore-based consolidated subsidiaries of NKSJ Holdings, Inc. operating in the P&C insurance business, were merged. Tenet Sompō Insurance Pte. Ltd. continues operations as the surviving company.
	May	Sompō Japan Insurance Inc. acquired 100% of shares in Canopus Group Limited, an insurer incorporated in Guernsey, a British crown dependency, making Canopus Group a consolidated subsidiary of NKSJ Holdings, Inc.



Shares and Shareholders

■ Share Information (As of September 1, 2014)

Fiscal year:	April 1 through March 31 of the following year
Annual General Meeting of Shareholders:	Held within three months of the end of each fiscal year
Record date for year-end dividends and voting rights:	March 31 * Record date for interim dividends: September 30 (When we pay an interim dividend)
Share-trading lot size:	100
Shareholder registry administrator:	Mizuho Trust & Banking Co., Ltd.
Public notices:	Sompo Japan Nipponkoa Holdings issues public notices electronically (http://www.sompo-hd.com/) *If a public notice cannot be issued electronically, it will be published in the Nihon Keizai Shimbun (newspaper).
Exchange Listing:	Tokyo Stock Exchange (First Section)

■ Matters for the General Meeting of Shareholders

The 4th General Meeting of Shareholders was held on June 23, 2014. The matters to be reported and the matters to be resolved were as follows:

Matters to be Reported

1. The business report, the consolidated financial statements and the audit reports by the accounting auditors and the audit & supervisory board for Fiscal Year 2013 (April 1, 2013 to March 31, 2014)
2. The financial statements for Fiscal Year 2013 (April 1, 2013 to March 31, 2014)

Matters to be Resolved

- Proposal No. 1 Disposition of Retained Earnings
- Proposal No. 2 Partial Amendment of the Articles of Incorporation
- Proposal No. 3 Appointment of twelve Directors
- Proposal No. 4 Appointment of two Auditors & Supervisory Board Members

The proposals were approved as initially proposed.

■ Distribution and Shares (As of March 31, 2014)

Summary of Issued Shares

Type of shares:	Common Shares
Total number of authorized shares:	1,200,000,000
Total number of shares outstanding:	415,352,294
Total number of shareholders:	48,434

Types of Shareholders

	Number of Shareholders	Number of Shares Held (Thousands)	Portion of Shares Outstanding (%)
National and Regional Governmental Organizations	2	8	0.00
Financial Institutions	174	134,962	32.49
Securities Companies	54	11,631	2.80
Other Corporations	1,143	38,597	9.29
Foreign Investors	555	179,070	43.11
Individuals and Others	46,506	51,081	12.31
Total	48,434	415,352	100.00

■ Major Shareholders (As of March 31, 2014)

Name of Shareholder	Number of Shares Held (Thousands)	Portion of Shares Outstanding (%)
STATE STREET BANK AND TRUST COMPANY	23,489	5.66
The Master Trust Bank of Japan, Ltd. (Trust account)	14,216	3.42
Japan Trustee Services Bank, Ltd. (Trust account)	14,124	3.40
NKSJ Holdings Employee Shareholders Association	11,886	2.86
The Dai-ichi Life Insurance Company, Limited	10,227	2.46
CBNY-ORBIS FUNDS	9,532	2.29
Nippon Express Co., Ltd.	8,001	1.93
CBNY-ORBIS SICAV	7,758	1.87
STATE STREET BANK AND TSUST COMPANY 505225	6,755	1.63
STATE STREET BANK AND TSUST COMPANY	5,408	1.30

Notes: The number of shares held by The Dai-ichi Life Insurance Company, Limited includes 4,492 thousand shares contributed by that company as trust assets for a retirement benefit trust (In the shareholder register, the shares are listed in the name of Mizuho Trust & Banking Co., Ltd., Dai-ichi Life Insurance Retirement Benefit Trust).

Status of Shares Held

Sompo Japan

The number of companies and carrying amount on the balance sheet in which equity investments are held for purposes other than pure investment

1,580 companies ¥1,045,397 million

<Top 50 shares held>

• Specific shares held

Purpose for which shares are held: To maintain and strengthen business relationships

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
Honda Motor Co., Ltd.	19,059,800	69,263
Hulic Co., Ltd.	47,578,800	67,276
Canon Inc.	17,439,987	55,650
The Dai-ichi Life Insurance Company, Limited	25,000,000	37,500
Marubeni Corporation	47,694,000	33,051
NISSAN MOTOR CO., LTD.	31,928,000	29,373
Fuji Heavy Industries Ltd.	8,202,490	22,901
SUZUKI MOTOR CORPORATION	7,761,500	20,909
TOYOTA MOTOR CORPORATION	3,000,900	17,483
Aisin Seiki Co., Ltd.	4,100,000	15,272
Panasonic Corporation	12,800,000	15,014
Suruga Bank Ltd.	7,655,000	13,916
Murata Manufacturing Co., Ltd.	1,429,200	13,913
JFE Holdings, Inc.	7,038,669	13,676
ITOCHU Corporation	11,280,000	13,603
YAMATO HOLDINGS CO., LTD.	6,033,900	13,419
JX Holdings, Inc.	23,866,580	11,861
Nitto Denko Corporation	2,310,800	11,419
Tokyo Tatemono Co.,Ltd.	10,484,000	9,278
Mizuho Financial Group, Inc.	44,140,590	9,004
Ajinomoto Co., Inc.	5,189,500	7,654
Hitachi, Ltd.	9,689,073	7,383
Mazda Motor Corporation	15,581,000	7,136
Sharp Corporation	21,496,000	6,749
Bridgestone Corporation	1,841,000	6,738
East Japan Railway Company	871,200	6,626
ZENKOKU HOSHO Co.,Ltd	2,400,000	6,535
The Bank of Kyoto, Ltd.	7,512,000	6,400
AEON CO., LTD.	5,041,600	5,863
Nissan Chemical Industries, Ltd.	3,530,000	5,467
NSK Ltd.	5,074,000	5,388
NIPPON PAINT CO., LTD.	3,435,000	5,372
Keikyu Corporation	6,057,000	5,269
Showa Denko K.K.	35,805,600	5,227

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
The Bank of Yokohama, Ltd.	10,017,000	5,158
KONICA MINOLTA, INC.	5,273,500	5,078
Kawasaki Heavy Industries, Ltd.	13,239,000	5,030
NGK SPARK PLUG CO., LTD.	2,000,000	4,640
Isuzu Motors Limited	7,751,000	4,596
Asahi Kasei Corp.	6,423,000	4,508
The Iyo Bank, Ltd.	4,375,300	4,314
Fuyo General Lease Co.,Ltd.	1,152,400	4,269
Kawasaki Kisen Kaisha, Ltd.	19,107,000	4,260
Central Japan Railway Company	350,000	4,221
STANLEY ELECTRIC CO., LTD.	1,800,000	4,123
Olympus Corporation	1,233,100	4,056
The Yokohama Rubber Company, Limited	3,906,000	3,788
Century Tokyo Leasing Corporation	1,287,500	3,719

• Shares subject to deemed holding

Purpose for which shares are held: To secure the ability to exercise voting rights

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
Honda Motor Co., Ltd.	8,900,000	32,342
Murata Manufacturing Co., Ltd.	550,000	5,354

Note: Specific shares for investment and shares subject to deemed holding have not been combined at the time of selecting the aforementioned companies recorded on the balance sheet.

Nipponkoa

The number of companies and carrying amount on the balance sheet in which equity investments are held for purposes other than pure investment

916 companies ¥538,216 million

<Top 50 shares held>

• Specific shares held

Purpose for which shares are held: To maintain and strengthen business relationships

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
Shin-Etsu Chemical Co., Ltd.	5,177,556	30,537
NIPPON EXPRESS CO., LTD.	50,967,522	25,738
ITOCHU Corporation	18,556,714	22,379
Ricoh Company, Ltd.	18,197,414	21,654
The Chiba Bank, Ltd.	29,998,468	19,079
The Joyo Bank, Ltd.	28,973,000	14,921
TOSHIBA CORPORATION	30,308,000	13,244
Honda Motor Co., Ltd.	3,450,000	12,537
Ajinomoto Co., Inc.	8,049,994	11,873
Komatsu Ltd.	5,231,448	11,184
Fuji Heavy Industries Ltd.	3,954,540	11,041
Shiseido Company, Limited	5,934,497	10,777
LPI CAPITAL BHD	18,902,400	9,902
Astellas Pharma Inc.	1,569,544	9,605
Seven & i Holdings Co., Ltd	2,307,002	9,098
TOYOTA MOTOR CORPORATION	1,339,418	7,803
T&D Holdings, Inc.	6,264,810	7,686
Shionogi & Co., Ltd.	3,846,791	7,358
The Hiroshima Bank, Ltd.	16,687,911	7,192
ASHIKAGA HOLDINGS CO., LTD	15,000,000	6,885
Kawasaki Heavy Industries, Ltd.	17,338,999	6,588
THE SHIGA BANK, LTD.	11,651,260	6,524
Mitsubishi UFJ Financial Group, Inc.	11,195,975	6,348
FUKUYAMA TRANSPORTING CO.,LTD.	10,087,304	6,254
NOK CORPORATION	3,571,400	6,017
YAKULT HONSHA CO., LTD.	1,114,760	5,774
The Keiyo Bank, Ltd.	12,619,128	5,552
NH Foods Ltd.	3,493,000	5,368
YAMAZAKI BAKING CO., LTD.	4,168,396	5,093
OMRON Corporation	1,170,247	4,985
North Pacific Bank,Ltd.	10,866,480	4,553
The Juroku Bank, Ltd.	12,338,080	4,441
Mazda Motor Corporation	9,353,200	4,283
THE HACHIJUNI BANK,LTD.	6,515,541	3,824
The Iyo Bank, Ltd.	3,762,421	3,709

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
NIPPON KONPO UNYU SOKO CO.,LTD.	2,006,470	3,649
NIPPON SHOKUBAI CO., LTD.	2,781,350	3,390
Isetan Mitsukoshi Holdings Ltd.	2,595,767	3,307
AEON CO., LTD.	2,639,688	3,069
IHI Corporation	6,964,000	3,022
Keio Corporation	4,067,421	2,924
The Hokkoku Bank Ltd.	7,883,395	2,845
SHO-BOND Holdings Co., Ltd.	612,100	2,791
The Hyakugo Bank, Ltd.	6,507,274	2,759
East Japan Railway Company	350,000	2,662
HISAMITSU PHARMACEUTICAL CO., INC.	551,102	2,570
The Chugoku Electric Power Co.,Inc.	1,717,666	2,471
NIHON KOHDEN CORPORATION	584,748	2,406

• Shares subject to deemed holding

Purpose for which shares are held: To secure the ability to exercise voting rights

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
TOSHIBA CORPORATION	9,500,000	4,151
Seven & i Holdings Co., Ltd	913,000	3,600

Note: Specific shares for investment and shares subject to deemed holding have not been combined at the time of selecting the aforementioned companies recorded on the balance sheet.

Sompo Japan Nipponkoa Holdings, Subsidiaries and Affiliates

The Sompo Japan Nipponkoa Group consists of Sompo Japan Nipponkoa Holdings, Inc., 74 subsidiaries and 17 affiliates. The Group is engaged in property and casualty insurance business, life insurance business and other business.

Major group companies are as follows.

List of Group Companies

Property and casualty insurance business

(As of March 31, 2014)

- Sompo Japan Insurance Inc.
- NIPPONKOA Insurance Company, Limited
- Sompo 24 Insurance Company Limited
- SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- Sompo Japan Nipponkoa Insurance Services Inc.
- Sompo Japan Nipponkoa Holdings (Americas) Inc. <USA>
- Sompo Japan Insurance Company of America <USA>
- Sompo Japan Nipponkoa Insurance Company of Europe Limited <UK>
- NIPPONKOA Insurance Company (Europe) Limited <UK>
- NIPPONKOA Management Services (Europe) Limited <UK>
- Sompo Japan Sigorta Anonim Sirketi <Turkey>
- Sompo Japan Asia Holdings Pte. Ltd. <Singapore>
- Tenet Sompo Insurance Pte. Ltd. <Singapore>
- Berjaya Sompo Insurance Berhad <Malaysia>
- Sompo Japan Insurance (China) Co., Ltd. <China>
- NIPPONKOA Insurance Company (China) Limited <China>
- NIPPONKOA Insurance Company (Asia) Limited <China>
- Sompo Japan Nipponkoa Insurance (Hong Kong) Company Limited <China>
- Yasuda Seguros S.A. <Brazil>
- Marítima Seguros S.A. <Brazil>
- Marítima Saude Seguros S.A. <Brazil>
- ★Hitachi Capital Insurance Corporation
- ★Universal Sompo General Insurance Company Limited <India>

Life insurance business

- NKSJ Himawari Life Insurance, Inc.
- Sompo Japan DIY Life Insurance CO., LTD.

Other business

- Sompo Japan DC Securities Inc. (Defined contribution pension plan business and fund sales business)
- SOMPO JAPAN NIPPONKOA ASSET MANAGEMENT CO., LTD. (Investment advisory service and fund trust management service)
- Healthcare Frontier Japan Inc. (Consulting service regarding health and care such as prevention of disease)

Note: The definitions of each sign are as follows. ● : Consolidated subsidiary ★: Affiliate accounted for under the equity method

Subsidiaries and Affiliates

(As of March 31, 2014)

Consolidated subsidiaries

Company name	Head office	Establishment	Capital	Main business	Proportion of voting rights*12 held by the holding company (%)	Proportion of voting rights*12 held by subsidiaries or affiliates of the holding company (%)
Sampo Japan Insurance Inc. *1	Shinjuku-ku, Tokyo	February 12, 1944	70,000 million yen	P&C insurance	100.0	—
NIPPONKOA Insurance Company, Limited*1	Chiyoda-ku, Tokyo	October 1, 1944	91,249 million yen	P&C insurance	100.0	—
Sonpo 24 Insurance Company Limited	Toshima-ku, Tokyo	December 6, 1999	19,000 million yen	P&C insurance	—	100.0
SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED	Toshima-ku, Tokyo	September 22, 1982	20,110 million yen	P&C insurance	—	98.8
Sampo Japan Nipponkoa Insurance Services Inc. *2	Shinjuku-ku, Tokyo	February 28, 1989	1,845 million yen	P&C insurance	—	100.0
NKSJ Himawari Life Insurance, Inc. *3	Shinjuku-ku, Tokyo	July 7, 1981	17,250 million yen	Life insurance	100.0	—
Sampo Japan DIY Life Insurance CO., LTD. *4	Shinjuku-ku, Tokyo	April 23, 1999	10,100 million yen	Life insurance	—	90.0
Sampo Japan DC Securities Inc. *5	Shinjuku-ku, Tokyo	May 10, 1999	3,000 million yen	Defined contribution pension plan business and fund sales business	—	100.0
SOMPO JAPAN NIPPONKOA ASSET MANAGEMENT CO., LTD.	Chuo-ku, Tokyo	February 25, 1986	1,550 million yen	Investment advisory service and fund trust management service	100.0	—
Healthcare Frontier Japan Inc.	Chiyoda-ku, Tokyo	April 12, 1991	1,286 million yen	Consulting service regarding health and care such as prevention of disease	96.6	—
Sampo Japan Nipponkoa Holdings (Americas) Inc.	Delaware, (U.S.A.)	January 2, 2013	1,000 thousand U.S. dollars	P&C insurance	—	100.0
Sampo Japan Insurance Company of America	New York, (U.S.A.)	August 9, 1962	12,057 thousand U.S. dollars	P&C insurance	—	100.0
Sampo Japan Nipponkoa Insurance Company of Europe Limited*6	London, (U.K.)	December 9, 1993	173,700 thousand British pounds	P&C insurance	—	100.0
NIPPONKOA Insurance Company (Europe) Limited	London, (U.K.)	March 31, 1977	29,600 thousand British pounds	P&C insurance	—	100.0
NIPPONKOA Management Services (Europe) Limited	London, (U.K.)	July 4, 2002	10 thousand British pounds	P&C insurance	—	100.0
Sampo Japan Sigorta Anonim Sirketi	Istanbul, (Turkey)	March 30, 2001	45,498 thousand Turkish lira	P&C insurance	—	90.0
Sampo Japan Asia Holdings Pte. Ltd.*7	Singapore (Singapore)	August 1, 2008	768,075 thousand Singapore dollars	P&C insurance	—	100.0
Tenet Sampo Insurance Pte. Ltd.*8	Singapore (Singapore)	December 14, 1989	418,327 thousand Singapore dollars	P&C insurance	—	100.0
Berjaya Sampo Insurance Berhad	Kuala Lumpur (Malaysia)	September 22, 1980	118,000 thousand ringgits	P&C insurance	—	70.0
Sampo Japan Insurance (China) Co., Ltd.*9	Dalian, (China)	June 1, 2005	500,000 thousand Chinese Yuan	P&C insurance	—	100.0
NIPPONKOA Insurance Company (China) Limited	Shenzhen (China)	June 19, 2009	300,000 thousand Chinese Yuan	P&C insurance	—	100.0

Company name	Head office	Establishment	Capital	Main business	Proportion of voting rights*12 held by the holding company (%)	Proportion of voting rights*12 held by subsidiaries or affiliates of the holding company (%)
NIPPONKOA Insurance Company (Asia) Limited*10	Hong Kong (China)	February 20, 1991	50,000 thousand Hong Kong dollars	P&C insurance	—	100.0
Sompo Japan Nipponkoa Insurance (Hong Kong) Company Limited	Hong Kong (China)	March 25, 1977	210,001 thousand Hong Kong dollars	P&C insurance	—	97.8
Yasuda Seguros S.A.*11	Sao Paulo (Brazil)	September 22, 1958	850,571 thousand reais	P&C insurance	—	99.96
Marítima Seguros S.A.*11	Sao Paulo (Brazil)	October 8, 1943	495,499 thousand reais	P&C insurance	—	99.7
Marítima Saude Seguros S.A.	Sao Paulo (Brazil)	June 12, 2001	74,607 thousand reais	P&C insurance	—	99.9996

Equity-method affiliates

Company name	Head office	Establishment	Capital	Main business	Proportion of voting rights*12 held by the holding company (%)	Proportion of voting rights*12 held by subsidiaries or affiliates of the holding company (%)
Hitachi Capital Insurance Corporation	Chiyoda-ku, Tokyo	June 21, 1994	6,200 million yen	P&C insurance	—	20.6
Universal Sompo General Insurance Company Limited	Mumbai (India)	January 5, 2007	3,500,000 thousand rupees	P&C insurance	—	26.0

Notes: "Subsidiaries and affiliates" include subsidiaries and affiliates as specified in the Insurance Business Law and the Enforcement Order for the Insurance Business Law.

*1 Sompo Japan Insurance Inc. and NIPPONKOA Insurance Company, Limited were merged into Sompo Japan Nipponkoa Insurance Inc. on September 1, 2014.

*2 Formerly Sompo Japan Insurance Services Inc. The company name was changed to the current name on September 1, 2013.

*3 The company name was changed to Sompo Japan Nipponkoa Himawari Life Insurance Inc. on September 1, 2014

*4 Sompo Japan Insurance Inc. transferred all of its shares in Sompo Japan DIY Life Insurance Co., Ltd. to the Dai-ichi Life Insurance Company, Limited. on August 1, 2014.

*5 The company name was changed to Sompo Japan Nipponkoa DC Securities Inc. on September 1, 2014

*6 Formerly Sompo Japan Insurance Company of Europe Limited. The company name was changed to the current name on May 31, 2013.

*7 The company name was changed to Sompo Japan Nipponkoa Holdings (Asia) Pte. Ltd. on September 1, 2014

*8 Tenet Sompo Insurance Pte. Ltd continues operation as the surviving company following the merger with Tenet Capital Ltd. on July 31, 2013. Tenet Capital Ltd. was formerly Tenet Insurance Company Limited and changed its company name on May 22, 2013.

*9 The company name was changed to Sompo Japan Nipponkoa Insurance (China) Co., Ltd. on April 1, 2014.

*10 NIPPONKOA Insurance Company (Asia) Limited has been excluded from the scope of consolidation as of the end of the first quarter of fiscal 2014.

*11 Yasuda Seguros S.A. and Marítima Seguros S.A. signed a merger agreement in June 2014. The official merger is scheduled for December 2014, subject to regulatory approval.

*12 Figures in proportion of voting rights are rounded to the indicated decimal place.

*13 On May 1, 2014, Sompo Japan Insurance Inc. acquired 100.0% of outstanding shares of Canopus Group Limited, an insurer incorporated in Guernsey, a British crown dependency.

Rating Information for the Sompo Japan Nipponkoa Group Companies

Listed below are credit ratings for the Sompo Japan Nipponkoa Group companies as of July 1, 2014.*

Rating agency	Sompo Japan	Nipponkoa	NKSJ Himawari Life	Saison Automobile & Fire
Standard & Poor's	A+	A+	A+	—
Moody's	A1	—	—	—
R&I	AA-	AA-	AA-	—
JCR	AA	—	—	A
A.M. Best	A+	A+	—	—

* Only ratings commissioned by the Group are shown.

For further information, please contact us via e-mail below: E-mail: ir@sompo-hd.com