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Editorial Policy

The Company prepared the Integrated Annual Report 2023 with reference to the International Integrated Reporting Framework*1 and METI's Guidance for Collaborative Value Creation*2. It provides an easy-to-understand explanation of our business model and the value we deliver to our stakeholders.

This report also serves as disclosure materials based on Article 271-25 of the Insurance Business Act and Article 210-10-2 of the Ordinance for Enforcement of the Insurance Business Act.

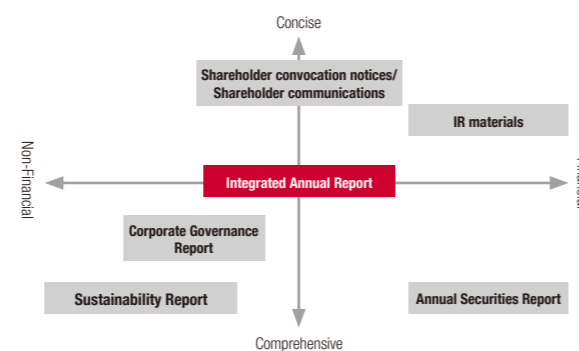
*1 An international corporate reporting framework maintained by the Value Reporting Foundation, which enables companies to tell their short-, medium-, and long-term value creation stories.

*2 Guidance developed by Japan's Ministry of Economy, Trade and Industry to encourage companies and investors to deepen mutual understanding through information disclosure and dialogue, thereby promoting collaborative value creation.



About the cover design

The design of the cover of this Integrated Annual Report 2023 was inspired by the "Value Creation Cycle," which serves as a common framework across the Sampo Group. The image, which shows My Purpose (which is unique for each employee) superimposed over SOMPO's Purpose, expresses SOMPO's unique story of providing a wide range of value to society.



Disclaimer

The information presented in this report includes future forecasts based mainly on the Sampo Group's management policies and plans.

They are based on information available at the time of publishing. Accordingly, actual earnings and activity plans may be affected by the future operating environment.



We would like to deeply apologize to our customers, shareholders, agents, business partners, and all other stakeholders, for the compliance issues that have surfaced, including employee involvement in the practice of adjusting premiums at our subsidiary, Sampo Japan Insurance, and fraudulent insurance claims by used car dealerships that act as insurance agencies for Sampo Japan Insurance. We understand the significant inconvenience and concerns this has caused.

As a Group with insurance as its mainstay business that depends upon the trust of society, we take the current situation very seriously. We have established an investigative committee comprising external lawyers and the like and we are making every effort to fully clarify the situation. We are committed to ascertaining the facts and the true causes of these events and going forward the Group will work as one to regain the trust of all stakeholders.

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To create a society in which every person can live a healthy, prosperous and happy life in one's own way

We will never let this lofty ambition be dismissed as a mere pipe dream.

In these uncertain times, the one thing that we rely upon is the thoughts and feelings that are in the heart of every one of us.

SOMPO strives to evolve into a powerful organization where every employee respects one another and works with a sense of fulfillment and happiness by facing each employee's thoughts and feelings deeply.

When diverse values and thoughts intermingle and we are passionately motivated to take on a challenge, the "Value Creation Cycle" continues to expand and accelerate.

In this way, new innovations that make security, health & wellbeing possible will continue to be created.

The thoughts and feelings that are in the heart of every employee will make SOMPO's Purpose a reality

SOMPO's Purpose

With "A Theme Park for Security, Health & Wellbeing," create a society in which every person can live a healthy, prosperous and happy life in one's own way.

Social value delivered by SOMPO

- **Protect people from future risks facing the society**
- **Create a future society for healthy and happy lives**
- **Foster the ability to change the future society with diverse talents and connections**