

Strategic Operating Companies

Sompo Asset Management

SOMPO ASSET MANAGEMENT

Since 1993, the asset management business has continued to incorporate ESG elements into its investment value analysis, and since the launch of the Sompo Japan Green Open fund in September 1999, Sompo Asset Management has been actively developing investment products that emphasize ESG perspectives. In March 2020, it began selling Japanese ESG funds in the European market, the home of ESG investment. Also, since fiscal 2020 Sompo Asset Management has published an Impact Report as a communication tool to provide customers with easy-to-understand information about its ESG/stewardship activities and the results thereof. It intends to include even more funds in the report, continually research how best to communicate easy-to-understand information, and reference the initiatives detailed in the report when engaging in dialogue with investee companies.



FRESHHOUSE

FRESH HOUSE

Ahead of its 30th anniversary, FRESHHOUSE is transforming its operations in order to provide customers with more sophisticated and high value-added services through its remodeling business. It is accelerating the restructuring of its stores to better match customer needs, and leveraging its proposal capabilities and construction know-how accumulated from 13 consecutive years of recognition in a remodeling design contest to spearhead a branding campaign centering on renovation and high-performance products. FRESHHOUSE's goal is to become a company that provides even higher quality services. In addition, for the purpose of strengthening collaboration with the Group's nursing care business, FRESHHOUSE has established a dedicated business department for the remodeling of nursing care, through which it proposes and constructs more comfortable living spaces for the elderly.



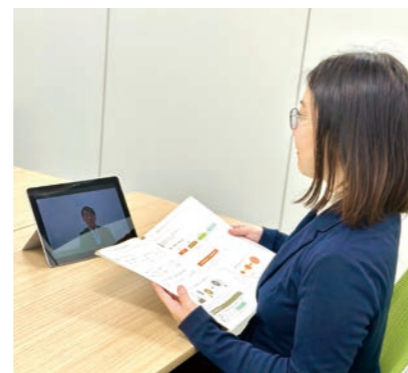
Sompo Health Support

SOMPO HEALTH SUPPORT

Sompo Health Support meets the needs of broad-ranging health programs and health promotions of medical insurers. Combining a nationwide network of specialists with the latest digital technology-based support tools, it offers outcome-oriented services, from the provision of health information to specific health guidance and serious illness prevention.

Sompo Health Support comprehensively supports the occupational health systems of companies with mental health support from professional psychologists and a network of occupational physicians and health nurses.

Additionally, it provides stress checks, productivity measurements, and other tools, analyzes health data to better understand health-related issues, and provides services to support the Health and Productivity Management® and collaborative health.



Domestic P&C Insurance Business Companies

SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY

SAISON INSURANCE

The mainstay product, Otona no JidoushaHoken, was given high marks by ALSOK for accident scene relief support, and thanks to the support of its customers, contracts in force exceeded 1.3 million in March 2023. The company uses digital services like Hoken Note and SA/PO/PO, as well as in-person customer service, to support safe and reliable day-to-day living by providing tailor-made products and services that eliminate any concerns or risks that customers face.

Sompo Risk Management

SOMPO RISK MANAGEMENT

Sompo Risk Management aims to provide services and solutions for security, health, and wellbeing to earn the trust of customers in normal times, based on a foundation built upon digital/analytics, risk management, and cybersecurity business operations. In addition, it hopes to provide solutions and services to meet customer needs in response to new social issues and risks, and thereby become indispensable to communities.

Prime Assistance

Prime Assistance

Prime Assistance assists people living in safe, secure, and healthy lives by providing top qualified services 24 hours a day, 365 days a year in the field of mobility, home, healthcare, and overseas travel. Moreover, Prime Assistance aims to evolve into an assistance company that helps customers with numerous challenges in society by addressing social issues and contributing to the local community, via new businesses such as Eyeco Support for the visually-impaired and NORUMO, a mobility service for local communities.

Sompo Japan Partners

SOMPO JAPAN PARTNERS

As one of the largest insurance agencies in Japan with service bases around the country, Sompo Japan Partners provides roughly one million customers with comprehensive P&C and life insurance services to help them find security, health, and wellbeing.

It places great importance on the opinions and thoughts of every customer, and aims to continue pleasing them as their agency of choice by fulfilling one of its main principles—the promise to its customers to reach out to them and understand how they live.

Sompo Japan DC Securities

SOMPO JAPAN DC SEC.

As a defined contribution pension (DC) plan administrator, Sompo Japan DC Securities (SJDC) offers a bundled service ranging from implementation of corporate-type DC plans to pension benefit procedures, which is rarely seen in Japan. SJDC is particularly strong in English services, and is the industry leader in the number of foreign-affiliated company contracts. Additionally, SJDC offers comprehensive services related to Individual-type DC plans (iDeCo) to meet customer expectations. SJDC is also committed to providing high-quality services such as "Tsumitate Navi," the industry's first smartphone app equipped with a robo-advisor.

Mysurance

MYSURANCE

As the Sompo Group's small amount, short-term insurance provider, Mysurance collaborates with platform providers and other partners in other industries to provide digitally driven online insurance products, including travel cancellation insurance, smartphone insurance, and home contents insurance. Mysurance aims to continuously create products in quick fashion to accommodate changes in society and the environment, and to also meet emerging customer needs. Its goal is to provide customers with a comfortable and convenient experience every step of the way, from insurance enrollment to the payment of claims.

Sompo Warranty

SOMPO WARRANTY

Sompo Warranty provides an extended warranty service, based on warranty provisions, to cover the repair of a product malfunction or defect for a fixed duration following the expiration of a manufacturer's warranty. This service is primarily for home appliances, housing fixtures and equipment, and smartphones. In order to meet the wide-ranging needs of its customers, Sompo Warranty is working on improving service quality by developing a system geared towards expanding its product range of eligible products and further enhancing customer experience. Sompo Warranty will continue to offer innovative and high quality extended warranty services that guarantee safety and security.

Information disclosure

The Sampo Group has established the Sampo Group Basic Policy on Disclosure (<https://www.sampo-hd.com/en/company/disclosure/policies/>) as part of its efforts to disclose information in an appropriate and timely manner so that customers, shareholders, investors, and other stakeholders can better understand the Group's management and other initiatives.

Corporate Website

The corporate website provides corporate data, information about Group businesses, information for shareholders and investors, and information about the Group's sustainability initiatives. News releases are also posted on the website in a timely manner. The English version of the website aims to provide a broad range of information to overseas readers.

Corporate website URL:
<https://www.sampo-hd.com/en>

Briefings for Investors and Analysts

The Company regularly holds briefings for investors and analysts. The presentation materials used in these briefings are made available to all interested parties on our corporate website.

IR meetings are held twice a year and are, in principle, attended by the Group CEO and the senior management teams. These meetings involve presentations and Q&A sessions. Opportunities are also arranged for the senior management team to take part in one-on-one discussions with domestic and overseas investors.

These discussions are an opportunity for the Company to appropriately explain its management policies and other

topics to investors, and also provide the Board of Directors and the senior management team with timely feedback about investor interests and concerns. This, in turn, contributes to the formulation of management strategies and the execution of operations.

Briefings and Meetings Held in Fiscal 2022

Briefings for institutional investors and analysts (IR meetings)	2 times
Financial results conference calls for institutional investors and analysts	2 times
Topical meetings hosted by senior management team and outside directors	2 times
Conferences sponsored by securities companies	7 times
One-on-one meetings with institutional investors	378 times
Information sessions for individual investors	5 times








Information related to sustainability in the Integrated Annual Report

WEB

As part of its strategies and initiatives, the Company discloses information related to the environment, society, and other sustainability topics that are key to improving corporate value in the Integrated Annual Report. For further information about sustainability, please visit our corporate website or refer to the Sustainability Report.
<https://www.sampo-hd.com/en/csr/>

Third-party recognition (Inclusion in ESG indices)

(As of August 1, 2023)

<p>Dow Jones Sustainability Indices (Asia Pacific)</p> <p>Member of Dow Jones Sustainability Indices Powered by the S&P Global CSA</p>	<p>FTSE4Good Index Series</p>  <p>FTSE4Good</p>	<p>FTSE Blossom Japan Index</p>  <p>FTSE Blossom Japan Index</p>
<p>FTSE Blossom Japan Sector Relative Index</p>  <p>FTSE Blossom Japan Sector Relative Index</p>	<p>MSCI ESG Leaders Indexes*</p>  <p>2023 MSCI ESG Leaders Indexes Constituent</p>	<p>MSCI Japan ESG Select Leaders Index</p>  <p>2023 CONSTITUENT MSCI JAPAN ESG SELECT LEADERS INDEX</p>
<p>MSCI Japan Empowering Women Index (WIN)</p>  <p>2023 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN)</p>	<p>S&P/JPX Carbon Efficient Index</p>  <p>S&P/JPX Carbon Efficient Index</p>	

* The inclusion of Sampo Holdings in MSCI indices and the use of MSCI logos, trademarks, service marks, or index names does not mean that MSCI or its affiliates sponsors, recommends, or promotes Sampo Holdings. MSCI indices are the exclusive property of MSCI and the names and logos are trademarks or service marks of MSCI or its affiliates.

Governance Member Endorsement of the Integrated Annual Report

Publication of the Integrated Annual Report 2023

First and foremost, I 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 concern this has caused.

We position our Integrated Annual Report as a communication tool to convey the unique value creation story of SOMPO to all stakeholders and to facilitate constructive dialogue.

In last year's report, we focused on My Purpose, which is at the core of SOMPO's Purpose Management and represents the purpose of life and the meaning of work. We used the value creation cycle and the impact path to demonstrate how the aspirations and thoughts of employees involved in various initiatives lead to financial value. Once again, I would like to express our gratitude for the various feedback and advice we have received from investors, business partners, and other stakeholders as we continue to further evolve our business operations.

In this year's report, we want to communicate the Group's initiatives aimed at realizing "A Theme Park for Security, Health & Wellbeing," the objective of the Mid-Term Management Plan. And following on from last year, we have devoted some pages to highlight the changes that have occurred over the past year as a result of the initiatives originating from the My Purpose concept. I hope that you can get even the slightest glimpse of the growing affinity among our employees for the unique approach of aligning the My Purpose project implemented thus far with the Company's purpose and how we are adopting a corporate culture that embraces challenges, along with the fact that this sentiment will likely become a driving force for the realization of our purpose.

Even though it has been more than two years since these initiatives were started, we have not yet achieved a transformation in the values and actions of every individual in the Group's 70,000-plus workforce, nor have we successfully transformed our corporate culture. Despite the many challenges, the Group is working together and making progress, one step at a time, each and every day. Going forward, we will continue to listen attentively to the feedback and opinions of all our stakeholders.



Ryoko Shimokawa
Group CSuO

Group companies and departments involved in the creation of the Integrated Annual Report 2023

Sampo Holdings: Sustainable Management Department, Corporate Communications Department, Office of Group CEO, Office of Group CFO, Human Capital Department, Corporate Legal Department, Group Business Management Department, Digital and Data Strategy Department, Global Management Department, Innovation for Aging & Wellness Department, IT Strategy Planning Department, Secretarial Department, Accounting Department, Risk Management Department, Internal Audit Department, Audit Committee Office, New Business Promotion Office
Sampo Japan Insurance, Sampo International, Sampo Himawari Life Insurance, Sampo Care, Sampo Asset Management, FRESHHOUSE, Sampo Health Support, SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, Sampo Japan DC Securities, Sampo Risk Management, Mysurance, Prime Assistance, Sampo Warranty, and Sampo Japan Partners