

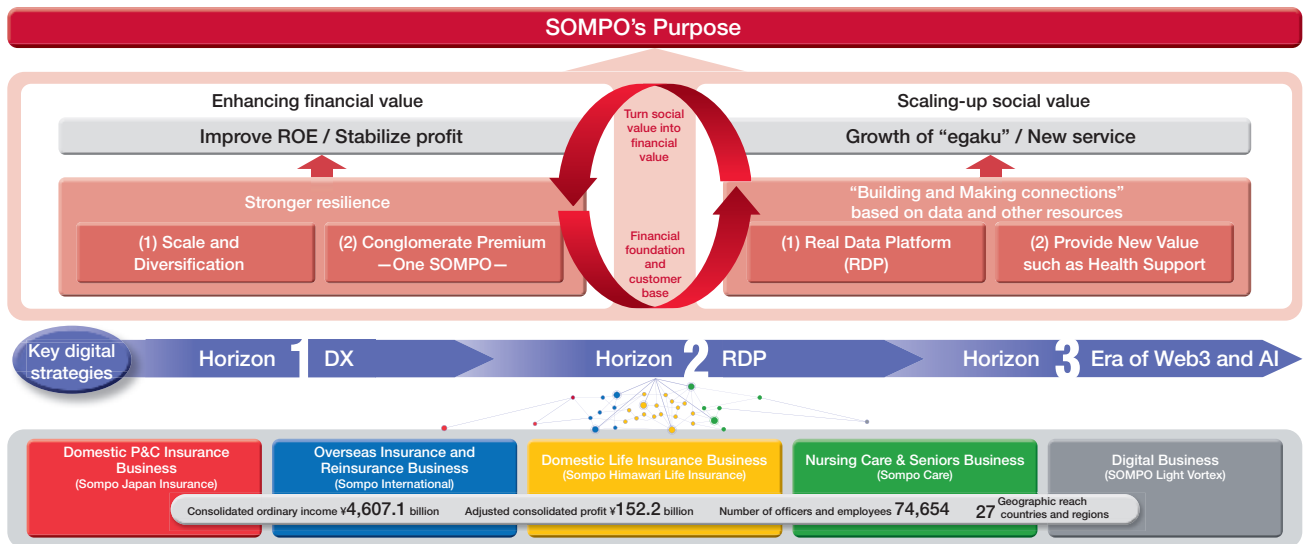
Sompo Holdings Corporate Profile



Transforming into “A Theme Park for Security, Health & Wellbeing”

The Sampo Group is working to transform its existing business models and the business portfolio of the entire Group through the use of digital technologies and the development of new businesses and services. SOMPO’s Purpose is to create 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.”

Strategy to Realize SOMPO’s Purpose



(Note) For further information about this “Strategy to Realize SOMPO’s Purpose,” please see P12 onwards of the Sampo Holdings, Inc. Annual Report 2023.

Domestic P&C Insurance Business



The Domestic P&C Insurance Business fulfills the diversifying insurance needs of its customers through a variety of companies: Sampo Japan primarily carries out agency sales; Saison Automobile & Fire Insurance carries out direct sales; and Mysurance is engaged in small-amount, short-term insurance. In addition, Sampo Japan DC Securities conducts defined contribution pension plans business, Sampo Japan Partners conducts insurance agency business, Sampo Risk Management conducts risk management and cybersecurity business, Prime Assistance conducts assistance business, and Sampo Warranty conducts extended warranty business.

■ Connected dashcam “Driving!”

This personal safety driving support service utilizes a drive recorder to provide peace of mind to drivers and their families in the unlikely event of an accident. The device is capable of detecting strong impacts from an accident and will connect directly to one of our operators, who can then request, if needed, the assistance of police or ambulance services, or arrange for an ALSOK emergency response service employee to be sent to the site of the accident, thereby providing an added level of peace of mind and safety.



.Driving!

■ Smiling Road

This service for business operators utilizes a drive recorder equipped with communication capabilities to encourage company drivers to voluntarily and continuously enhance their awareness of safe driving, while also supporting efficient guidance provided by managers. An analysis of data*, which have been gained from the usage of many customers since its launch in 2015, has demonstrated that the service helps prevent accidents. Fewer accidents means a reduction in our customers’ auto insurance costs, and by offering further peace of mind and safety, we can contribute to the creation of a society in which accidents seldom occur.



SMILING ROAD
スマイリングロード

*Based on research conducted by Sampo Japan Insurance

■ Vehicle damage endorsement for breakdown and towing

This endorsement provides insurance coverage up to either the vehicle insurance amount or one million yen, whichever is lower, for damage due to a breakdown rendering the contracted vehicle inoperable and requiring towing. It aims to alleviate customer concerns about breakdowns and pay claims equal to the cost of repairs, even if repairs are not carried out. Accordingly, we will look to support our customers’ seamless transition to EVs and contribute to the realization of a carbon-free society.



■ Business Master Plus (now with Anshin-Torihiki Master): Comprehensive business activity insurance

With just one contract, Business Master Plus offers comprehensive coverage for various risks associated with business activities. For example, property damage, business interruptions, liability, and workplace accidents. From January 2023, Anshin-Torihiki Master—which covers Accounts Receivable risk—was added to the scope of this insurance. With this product, we are actively helping to solve the issues of customers and society by supporting companies in their efforts to grow their business operations in the wake of the COVID-19 pandemic.



あんしん取引・マスター

Overseas Insurance and Reinsurance Business



The Overseas Insurance and Reinsurance Business has expanded through steady organic growth and disciplined M&As. With sites in 28 countries and regions around the world, Sampo International Holdings Ltd. (Sampo International) is in the process of building an integrated global platform.

About Sampo International

Sampo International has an abundance of experience in underwriting, risk control, and insurance claims payments. It uses the latest technologies to carry out strategic risk selection and provide customers with exceptional services.

Leveraging the Sampo Group's brand, sales power, capital, and human resources, we are continuing to expand the scale of our business in the commercial sector through disciplined underwriting, providing customers with wide-ranging risk management services, securing new business opportunities, and strategic M&As.

In the consumer sector, we continue to provide diverse products to individuals and wide-ranging solutions to small and medium-sized enterprises in our primary markets including Turkey and Southeast Asia.

AgriSampo: Global Brand for Agricultural Insurance

Sampo International operates the global brand for agricultural insurance "AgriSampo," which provides agriculture industries around the world with a wide range of insurance and reinsurance products that offer comprehensive coverage against droughts, flooding, and other natural disasters. In December 2020, Sampo International purchased Diversified Crop Insurance Services, the fourth largest crop insurance provider in the U.S. This acquisition has enabled us to cement our position as an agricultural insurance provider both in the U.S. and globally. We deliver diverse products and solutions that meet the needs of customers around the world, and contribute to the realization of a sustainable society through our initiatives to resolve environmental and social issues.

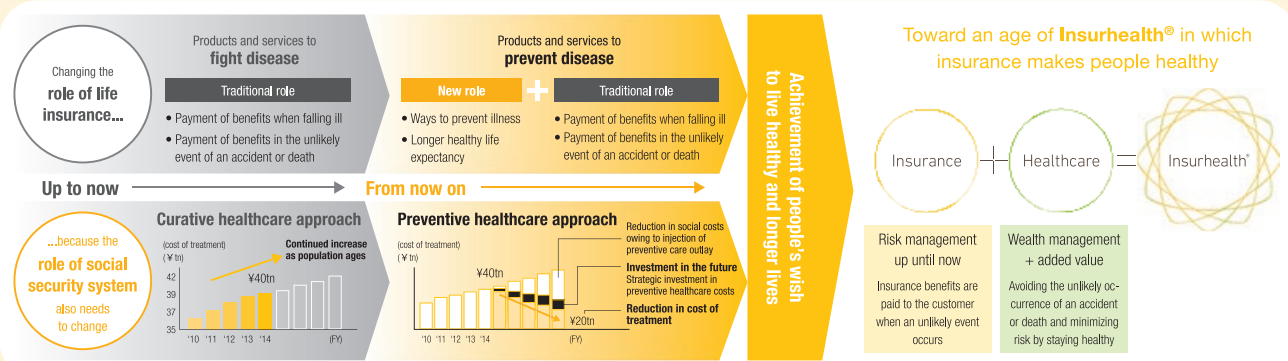


AgriSampo: Global Brand for Agricultural Insurance

Domestic Life Insurance Business



Sampo Himawari Life believes that in an era when people live for 100 years, in addition to life insurance's traditional role of preparing for "any possibility," it is important to provide support tailored to the "everyday" health of each and every customer. We are transforming ourselves into a "health support enterprise" to help realize people's desire to live long, healthy lives. To achieve this, we will provide new value in the form of Insurhealth®, a combination of the essential functions of insurance and the health support functions of healthcare.



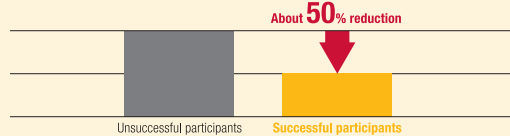
Helping Customers Manage and Improve Their Health with Insurhealth®

The Get☆Healthy Challenge! program* has reached a cumulative total of more than 10,000 customers who have succeeded in the challenge in the three years since its launch in May 2020. An analysis of data from the program's customers shows that the hospitalization rate of successful participants is about 50% lower than that of unsuccessful participants, suggesting that the program may prevent the occurrence of future health risks in addition to improving smoking cessation and health conditions (BMI, blood pressure, etc.).

*Under this program, if the insured person's smoking habits or health conditions (such as blood pressure and BMI) improve within a specified period after purchasing the insurance and satisfy the criteria, their premiums will be reduced. They will also receive a bonus equivalent to the amount of difference in premiums retroactively applied from the contract date.

Hospitalization rates of successful and unsuccessful participants in the Get☆Healthy Challenge! program

Result: Lower hospitalization rate of successful participants



*The hospitalization rate is calculated based on the payment records during the assessment period for fiscal 2018 to fiscal 2019 contracts that were eligible for the Get☆Healthy Challenge! program and were in effect at the start of the assessment period. Hospitalization rate for unsuccessful challenges indexed as 100 for the purpose of representing a percentage.

*Classification of "successful" and "unsuccessful," as well as the assessment periods, are as follows:

Fiscal 2018 contracts: Assessment of payment records from April 2021 to March 2023 based on successful/unsuccessful outcome at the end of March 2021

Fiscal 2019 contracts: Assessment of payment records from April 2022 to March 2023 based on successful/unsuccessful outcome at the end of March 2022

*Payment records for hospitalizations are aggregated based on payments of medical insurance contracts for the insured individual's injuries or illnesses corresponding to the seven major lifestyle diseases as defined by Sampo Himawari Life.

Nursing Care & Seniors Business



As a comprehensive nursing care service brand, we provide a full line of nursing care services across Japan, ranging from home-based nursing care to facility-based nursing care, catering to the needs of each and every customer.

■ Solution business: Leverage our know-how to help nursing care providers solve problems

Our solution services deliver Sompo Care's systems and expertise to enterprises in the nursing care industry, depending on their needs. Drawing upon the business administration know-how we have honed thus far, we aim to make Japan a prosperous society characterized by longevity by offering reliable information and systems, as well as the development of environments at reasonable costs, as a way of supporting nursing care providers.

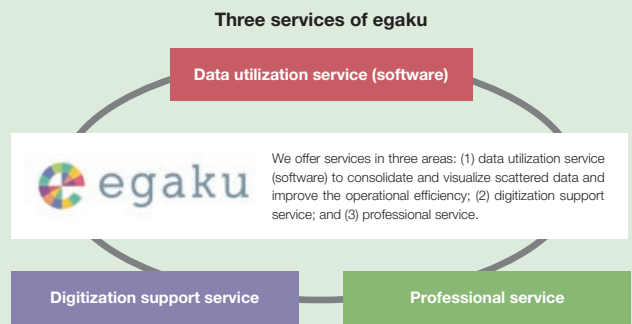
Three areas of support to solve the problems of nursing care providers



■ Real data platform for nursing care "egaku": Improve quality of care and productivity and keep everyone happy

"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 by improving operational efficiency.

We aim to improve 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".



Digital Business

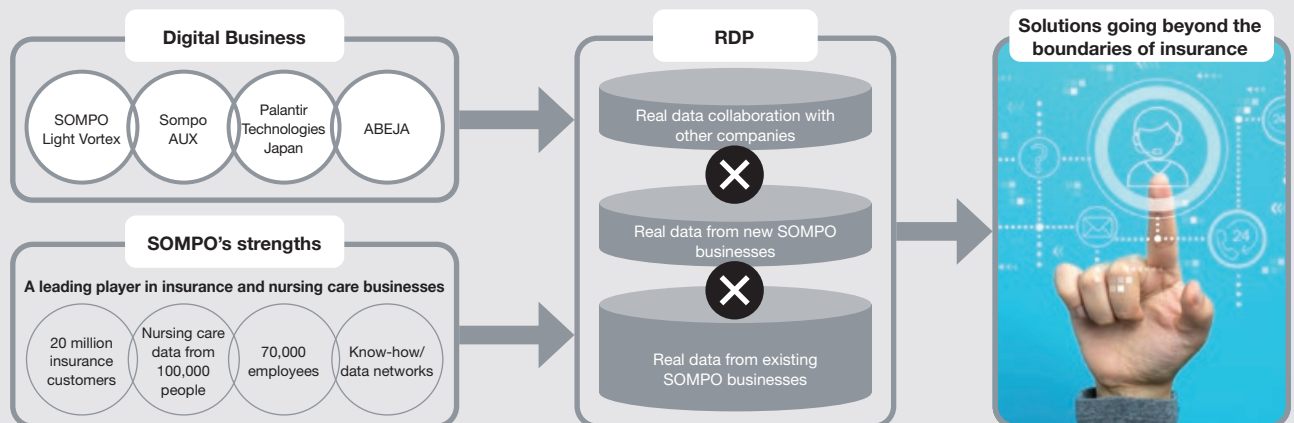


We make full use of digital, AI, and data analysis technologies to provide new customer value. This includes promoting behavioral change through risk visualization, improving quality of life through various health support initiatives, and delivering health support that contributes to the advancement of women in the workplace.

SOMPO Light Vortex, which forms the core of the Digital Business, seeks to resolve social issues through the provision of digital products and services developed through collaborations with promising startups and business partners, aiming for realization of "A Theme Park for Security, Health & Wellbeing" of the Sompo Group. In addition, we intend to create new value, including new services in the field of healthy aging.

Sompo AUX engages in the BtoB auction and sale of used passenger vehicles that have been damaged in accidents, broken down, or accumulated excessive mileage. We are currently building an auction platform in collaboration with multiple auctioneers, so that these auctions can be accessed around the world.

Palantir Technologies Japan uses the knowledge of Palantir Technologies Inc.—a global software company with an advanced operating system for data-driven business operations and decision-making—to accelerate efforts to solve social issues in Japan in collaboration with the SOMPO Group.



SOMPO's Purpose

With “A Theme Park for Security, Health and 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**

Real Data Utilization Initiatives

By utilizing vast amounts of real data* obtained from each of our businesses both inside and outside the Group, we will create significant added value that will enrich people's lives. It will also help realize a sustainable society and enhance corporate value.

With Sompo's proprietary real data platform (RDP), we will work to create new solutions for security, health, and well-being.

The egaku project is the embodiment of the RDP concept in the nursing care and seniors business. At Sompo Care's nursing facilities, all kinds of real data are being collected, including pulse, heart rate, and other vital data of residents, and even meal sizes. By bringing all of this data together from different locations, we can utilize it to visualize care. And by analyzing it, we can free up time through the optimization of assistance, thereby boosting productivity.

We launched external sales of “egaku” in fiscal 2023 with the aim of it becoming the de facto standard across the entire caregiving industry. Our broader objective is to address issues in society mainly by improving productivity, reducing the required number of carers, enhancing engagement (fostering job satisfaction among caregivers), improving the sustainability of the caregiving industry, and reducing job quitting due to family caregiving.

*Actual data obtained in each business/domain from the community and people's daily life

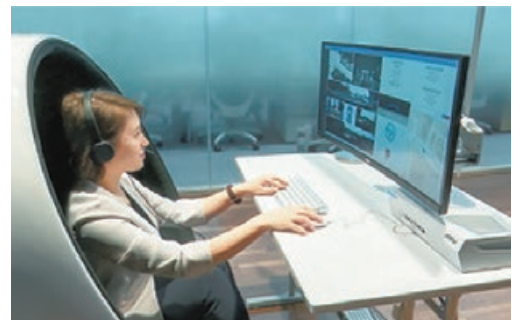


Autonomous Driving Initiatives

Sompo Holdings has invested in Tier IV, Inc., a company that works on developing autonomous driving systems, and turned it into an affiliate.

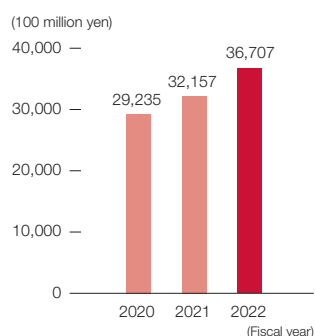
We are conducting joint research on the Level IV Discovery insurtech solution. By combining digital technology with real data on driving, environmental impact, and traffic accidents acquired through our P&C insurance business, we support the social implementation of safe autonomous driving services through comprehensive provision of accident prevention, monitoring, and coverage.

More specifically, we have established the Connected Support Center as a base for research on response services for accidents. We are also playing a role in supporting the social implementation of autonomous driving by developing digital risk assessments that have been upgraded to provide swift, quantitative risk assessments related to autonomous driving.

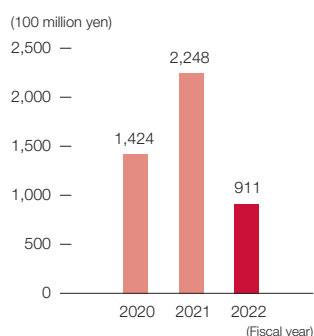


Sompo Holdings Key Indicators

Net premiums written



Net income attributable to shareholders of the parent

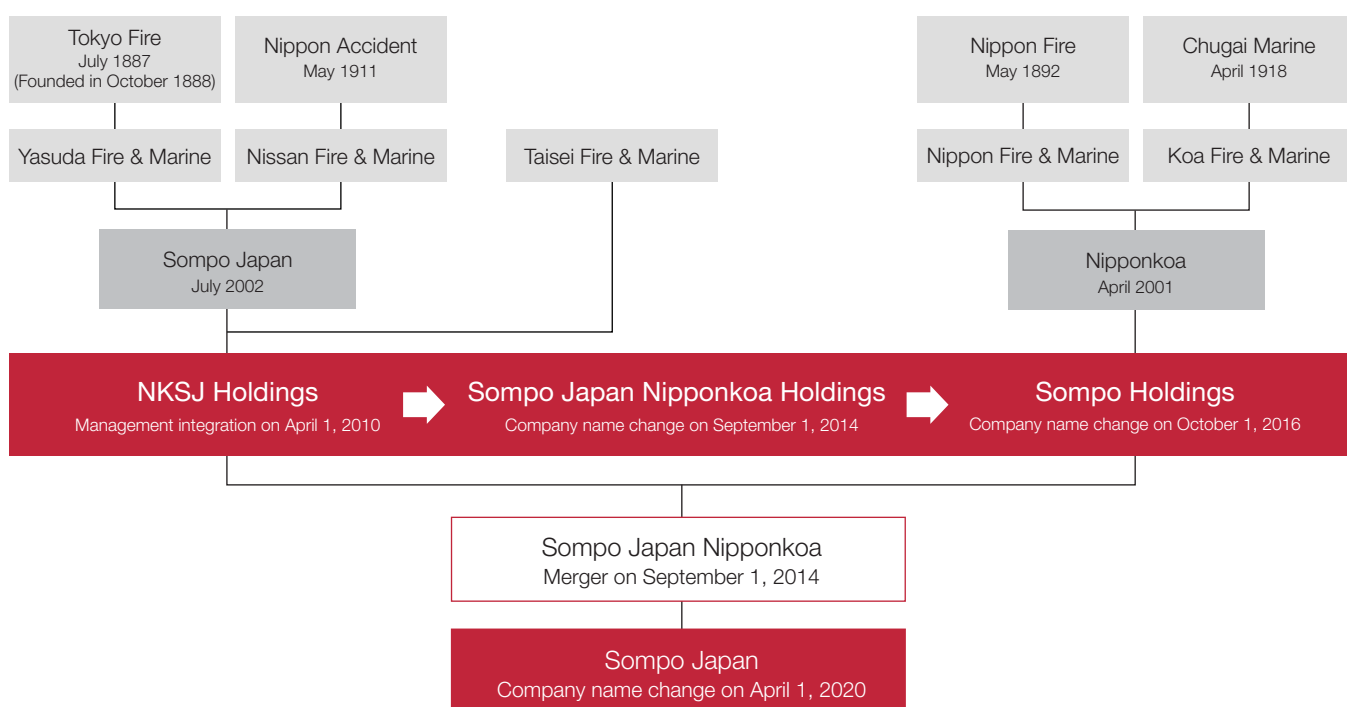


Ratings information (correct as of April 1, 2023)

| Rating company | Object | Sompo Japan | Sompo Himawari Life |
|---|-------------------------------------|-------------|---------------------|
| S&P | Financial strength rating | A+ | A+ |
| Moody's | Insurance financial strength rating | A1 | — |
| Rating and Investment Information, Inc. (R&I) | Issuer rating | AA | — |
| | Insurance claims paying ability | — | AA |
| Japan Credit Rating Agency, Ltd. (JCR) | Long-term issuer rating | AA+ | — |
| AM Best | Financial strength ratings | A+ | — |

History

(Note) This chart shows the main history of the company.



Corporate Overview

(As of April 1, 2024)

| | | | |
|---|------------------------|---------------------|--|
| Company name | : Sompo Holdings, Inc. | Business activities | : Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other related operations |
| Date of establishment | : April 1, 2010 | Exchange listing | : Tokyo Stock Exchange (Prime Market) |
| Capital | : 100 billion yen | | |
| Group CEO, Director, Representative Executive Officer and President | : Mikio Okumura | | |

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