



**SOMPO
HOLDINGS**

Innovation for Wellbeing

Integrated Annual Report 2018



Sompo Holdings, Inc.

Group Management Philosophy

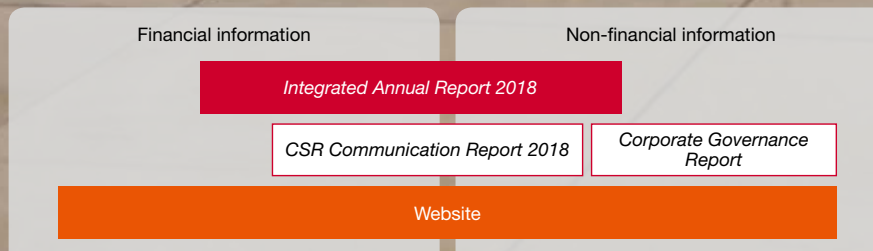
We will at all times carefully consider the interests of our customers when making decisions that shape our business. We will strive to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.

Editorial Policy for *Integrated Annual Report 2018*

This report has been prepared as an integrated annual report with the aim of explaining to stakeholders, in an easily understood manner, about the Sampo Holdings Group as it transforms itself into a “theme park for the security, health, and wellbeing of customers” based on the Group Management Philosophy indicated above. This report comprehensively describes past performance and future strategies from both financial and non-financial perspectives and was prepared while referencing the International Integrated Reporting Framework*¹ and the Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation: ESG integration, non-financial Information disclosure, and Intangible Assets into Investment.*²

In addition, the Company has published 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.

Important/overview



Detailed/comprehensive

*1 An international corporate reporting framework issued by the International Integrated Reporting Council, which was established in 2010

*2 A guidance issued by Japan's Ministry of Economy, Trade and Industry to encourage companies and investors to foster mutual understanding through information disclosure and dialogue and thereby promote collaborative value creation

Note: The photograph in the center of the second row of photographs on the cover of this report shows Vincent van Gogh's Sunflowers (circa 1888) at the Seiji Togo Memorial Sampo Japan Nipponkoa Museum of Art.

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Pages Covering Major Themes

The following themes are discussed on multiple pages. Please refer to the pages listed below for information on the following themes. (Information that is relevant to these themes may also be found on pages other than those listed below.)

Business Portfolio

- Value creation process—Page 2
- Distribution of adjusted consolidated profit by business—Pages 22, 23, and 31
- Details and characteristics of each business—Pages 44–66

Non-Financial Topics (Environmental / Social)

- Creation of social value through new businesses—Pages 24–28
- Overview of environmental and social contribution activities—Pages 38–43

Financial Data

- Business performance and financial condition—Pages 18–21
- Consolidated financial data for past eight years—Pages 34–35
- Performance and financial condition trends—Pages 36–37
- Market trends of businesses and performance and financial conditions of operating companies—Pages 44–66

Non-Financial Topics (Corporate Governance)

- Statements by outside directors—Pages 10–11
- Characteristics and effectiveness of corporate governance structure—Pages 13–15
- Comprehensive corporate governance-related information—Pages 82–90

Forward-Looking Statements

The forecasts included in this document are based on the information currently available and on certain assumptions that we believe are reasonable. Accordingly, the actual results may differ materially from those projected herein depending on various factors.