



**SOMPO
HOLDINGS**

Innovation for Wellbeing

Integrated Annual Report 2019



Sompo Holdings, Inc.

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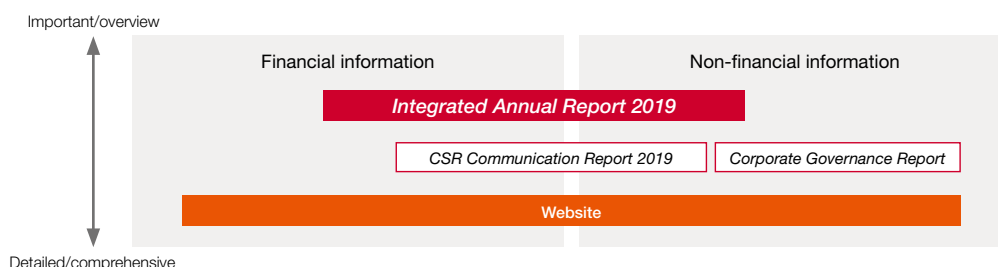
Editorial Policy for *Integrated Annual Report 2019*

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 Security, Health & Wellbeing” based on the Group Management Philosophy indicated on the right. 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.

^{*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



Information Related to Sustainability in This Report



Information related to sustainability, such as for the environment and society, is presented in this report as it relates to our strategies and initiatives, with an emphasis on key aspects that help improve our corporate value. For more information about sustainability, please refer to our CSR website below.

<https://www.sampo-hd.com/en/csr/>

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.

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.