Corporate Data

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The Company, Subsidiaries, and Affiliates.................. 243
Corporate Overview

Company name: Sompo Holdings, Inc.
Date of establishment: April 1, 2010
Capital: ¥100 billion
Head office: 26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-8338, Japan

Group CEO, Director, President and Representative Executive Officer: Kengo Sakurada
Employees: 381*

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

Exchange listing: Tokyo Stock Exchange (First Section)
URL: https://www.sompo-hd.com/en/

* As of March 31, 2021

Organization Chart

General Shareholders Meeting

Board of Directors

- Audit Committee
- Nomination Committee
- Compensation Committee

Group CEO
- President and Representative Executive Officer

Group CDO
- Deputy President and Representative Executive Officer

Chairman of Overseas M&A

Group Chief Officers
- Group CFO
- Group CDO
- Group CHRO
- Group CDMO
- Group CIO
- Group CVCO
- Group CSuO
- Group CPRO

CEO of Each Business
- CEO of Domestic P&C Insurance Business
- CEO of Overseas Insurance and Reinsurance Business
- CEO of Domestic Life Insurance Business
- CEO of Nursing Care & Seniors Business
- CEO of Digital Business

Office of Group CEO
- Internal Audit
- Strategy
- Communications
- Legal

Office of Group CFO
- Global Management Office
- Global Finance
- IT Strategy Planning
- Risk Management

Group Business Management
- Group Business Management
- Innovation for Aging & Wellness
- Human Capital
- Secretarial

Digital Strategy Planning
- Healthcare Business Development
- Accounting

Global ExCo: Global Executive Committee / MAC: Managerial Administrative Committee / Group CEO: Group Chief Executive Officer / Group COO: Group Chief Operating Officer / Group CFO: Group Chief Financial Officer / Group CDO: Group Chief Digital Officer / Group CHRO: Group Chief Human Resources Officer / Group CDMO: Group Chief Data Marketing Officer / Group CIO: Group Chief Information Officer / Group CVCO: Group Chief Value Communication Officer / Group CSuO: Group Chief Sustainability Officer / Group CPRO: Group Chief Public Relations Officer

As of August 1, 2021
Share and Shareholder Information

Share Information

1. Fiscal year: April 1 of each year through March 31 of the following year
2. Annual General Meeting of Shareholders: Held within 3 months of the end of each fiscal year
3. Record date for year-end dividends and voting rights: March 31
   Note: Record date for interim dividends: September 30
4. Share-trading lot size: 100
5. Shareholder registry administrator: Mizuho Trust & Banking Co., Ltd.
   Note: If a public notice cannot be issued electronically, it will be published in the Nikkei (newspaper).
7. Exchange listing: Tokyo Stock Exchange (First Section)

Matters for the General Meeting of Shareholders

The 11th General Meeting of Shareholders was held on June 28, 2021. The matters to be reported and the matters to be resolved were as follows:

Matters to Be Reported

1. The business report, the consolidated financial statements, and the audit reports on the consolidated financial statements by the accounting auditors and the Audit Committee for fiscal 2020 (April 1, 2020 to March 31, 2021)
2. The financial statements for fiscal 2020 (April 1, 2020 to March 31, 2021)

Matters to Be Resolved

Proposal No. 1: Disposition of Retained Earnings
Proposal No. 2: Appointment of 12 Directors
The proposals were approved as initially proposed.
Share and Shareholder Information

Distribution and Shares

(As of March 31, 2021)

1. Equity Shares
   (1) Type of shares: Common shares
   (2) Total number of authorized shares: 1,200,000,000
   (3) Total number of shares outstanding: 373,330,489 (including treasury stock)
   (4) Total number of shareholders: 45,618

2. Types of Shareholders

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Shareholders</th>
<th>Number of Shares Held (Thousands)</th>
<th>Portion of Shares Outstanding (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>National and Regional Governmental Organizations</td>
<td>3</td>
<td>8</td>
<td>0.00</td>
</tr>
<tr>
<td>Financial Institutions</td>
<td>162</td>
<td>138,349</td>
<td>37.06</td>
</tr>
<tr>
<td>Securities Companies</td>
<td>53</td>
<td>20,297</td>
<td>5.44</td>
</tr>
<tr>
<td>Other Corporations</td>
<td>1,005</td>
<td>25,906</td>
<td>6.94</td>
</tr>
<tr>
<td>Foreign Investors</td>
<td>890</td>
<td>133,496</td>
<td>35.76</td>
</tr>
<tr>
<td>Individuals and Others</td>
<td>43,505</td>
<td>55,271</td>
<td>14.81</td>
</tr>
<tr>
<td>Total</td>
<td>45,618</td>
<td>373,330</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Note: *1 Numbers of shares held are truncated to the unit displayed.
*2 Portions of shares outstanding are rounded to the unit displayed.

Top 10 Shareholders

(As of March 31, 2021)

<table>
<thead>
<tr>
<th>Name of Shareholder</th>
<th>Number of Shares Held (Thousands)</th>
<th>Percentage of Shares Outstanding (Excluding Treasury Stock) (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Master Trust Bank of Japan, Ltd. (Trust account)</td>
<td>35,049</td>
<td>9.85</td>
</tr>
<tr>
<td>Custody Bank of Japan, Ltd. (Trust account)</td>
<td>20,093</td>
<td>5.65</td>
</tr>
<tr>
<td>JP MORGAN CHASE BANK 380055</td>
<td>16,176</td>
<td>4.54</td>
</tr>
<tr>
<td>GOVERNMENT OF NORWAY</td>
<td>11,071</td>
<td>3.11</td>
</tr>
<tr>
<td>Custody Bank of Japan, Ltd. (Trust account 7)</td>
<td>10,267</td>
<td>2.88</td>
</tr>
<tr>
<td>Sompo Holdings Employee Shareholders Association</td>
<td>8,760</td>
<td>2.46</td>
</tr>
<tr>
<td>NIPPON EXPRESS CO., LTD.</td>
<td>6,501</td>
<td>1.83</td>
</tr>
<tr>
<td>Custody Bank of Japan, Ltd. (Trust account 5)</td>
<td>5,331</td>
<td>1.50</td>
</tr>
<tr>
<td>STATE STREET BANK WEST CLIENT - TREATY 505234</td>
<td>5,252</td>
<td>1.48</td>
</tr>
<tr>
<td>Custody Bank of Japan, Ltd. (Trust account 4)</td>
<td>5,245</td>
<td>1.47</td>
</tr>
</tbody>
</table>

Note: 1. In addition to the above, the Company holds 17,382 thousand shares of treasury stock. This number of treasury stock does not include 991 thousand shares of the Company’s stock held by Mizuho Trust & Banking Co., Ltd. (Re-trusted entity: Custody Bank of Japan, Ltd. (Trust E account) established for the “Board Benefit Trust (BBT)” plan.).
2. The percentage of shares outstanding has been calculated by deducting treasury stock (17,382 thousand shares).
3. The number of shares held by NIPPON EXPRESS CO., LTD. includes 1,600 thousand shares contributed by that company as trust assets for a retirement benefit trust (in the shareholder register, the shares are listed in the name of Mizuho Trust & Banking Co., Ltd., NIPPON EXPRESS Retirement Benefit Trust).
## The Company, Subsidiaries, and Affiliates (As of March 31, 2021)

The Sompo Group consists of 101 subsidiaries and 19 affiliates. The Group is engaged in domestic P&C insurance, overseas insurance, domestic life insurance, and nursing care & healthcare businesses. Major Group companies are as follows.

### Domestic P&C Insurance
- ◎ Sompo Japan Insurance Inc.*1
- ◎ SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- ◎ Sompo Japan Partners Inc.*2
- ◎ Mysurance Inc.
- ★ Hitachi Capital Insurance Corporation*3

### Overseas Insurance and Reinsurance Business
- ◎ Sompo International Holdings Ltd. <Bermuda, British Overseas Territory>
- ◎ Endurance Specialty Insurance Ltd. <Bermuda, British Overseas Territory>
- ◎ Endurance Assurance Corporation <U.S.A.>
- ◎ Endurance Worldwide Insurance Limited <U.K.>
- ◎ SI Insurance (Europe), SA <Luxembourg>
- ◎ Sompo Sigorta Anonim Sirketi <Turkey>
- ◎ Sompo Holdings (Asia) Pte. Ltd. <Singapore>
- ◎ Sompo Insurance Singapore Pte. Ltd. <Singapore>
- ◎ Berjaya Sompo Insurance Berhad <Malaysia>
- ◎ PT Sompo Insurance Indonesia <Indonesia>
- ◎ Sompo Insurance China Co., Ltd. <China>
- ◎ Sompo Seguros S.A. <Brazil>
- ★ Universal Sompo General Insurance Company Limited <India>
- ★ AYA SOMPO Insurance Company Limited <Myanmar>

### Domestic Life Insurance
- ◎ Sompo Himawari Life Insurance, Inc.

### Nursing Care & Healthcare
- ◎ Sompo Care Inc.
- ◎ Sompo Health Support Inc.

### Financial and Other Services
- ◎ Sompo Asset Management Co., Ltd.*4 (Asset management)
- ◎ Sompo Japan DC Securities Inc.*5 (Defined contribution pension plans)
- ◎ Sompo Risk Management Inc. (Risk management)
- ★ Tier IV, Inc. (Autonomous driving platform development)
- ★ Palantir Technologies Japan K.K. (Software sales)
- ★ DeNA SOMPO Mobility Co., Ltd. (Consumer-to-consumer car sharing)
- ★ akippa Inc. (Parking space sharing)
- ★ DeNA SOMPO Carlife Co., Ltd. (Private car leasing)

Note: The meanings of each symbol are as follows. ◎: Consolidated subsidiary ★: Affiliate accounted for under the equity method

*1 Sompo Japan Nipponkoa Insurance Inc. changed its company name to Sompo Japan Insurance Inc. on April 1, 2020.
*2 Sompo Japan Nipponkoa Insurance Services Inc. changed its company name to Sompo Japan Partners Inc. on April 1, 2020.
*3 Hitachi Capital Insurance Corporation changed its company name to Capital Insurance Corporation on July 1, 2021.
*4 Sompo Japan Nipponkoa Asset Management Co., Ltd. changed its company name to Sompo Asset Management Co., Ltd. on April 1, 2020.
*5 Sompo Japan Nipponkoa DC Securities Inc. changed its company name to Sompo Japan DC Securities Inc. on April 1, 2020.
# Subsidiaries and Affiliates

## Consolidated Subsidiaries

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Location of Head Office</th>
<th>Date of Establishment</th>
<th>Capital</th>
<th>Main Business</th>
<th>Proportion of Voting Rights Held by the Holding Company (%)&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%)&lt;sup&gt;1&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sompo Japan Insurance Inc.&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Shinjuku-ku, Tokyo</td>
<td>February 12, 1944</td>
<td>70,000 million Japanese yen</td>
<td>Domestic P&amp;C Insurance</td>
<td>100.0</td>
<td>—</td>
</tr>
<tr>
<td>Sompo Japan Partners Inc.&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Shinjuku-ku, Tokyo</td>
<td>February 28, 1989</td>
<td>100 million Japanese yen</td>
<td>Domestic P&amp;C Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Mysurance Inc.</td>
<td>Shinjuku-ku, Tokyo</td>
<td>July 17, 2015</td>
<td>1,625 million Japanese yen</td>
<td>Domestic P&amp;C Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Sompo International Holdings Ltd.</td>
<td>Pembroke (Bermuda, British Overseas Territory)</td>
<td>March 24, 2017</td>
<td>0 thousand U.S. dollars</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Endurance Specialty Insurance Ltd.</td>
<td>Pembroke (Bermuda, British Overseas Territory)</td>
<td>November 30, 2001</td>
<td>12,000 thousand U.S. dollars</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Endurance Assurance Corporation</td>
<td>New York, Purchase (U.S.A.)</td>
<td>September 5, 2002</td>
<td>5,000 thousand U.S. dollars</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>St Insurance (Europe), SA</td>
<td>Luxembourg (Luxembourg)</td>
<td>January 12, 2016</td>
<td>30 thousand euros</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Sompo Sigorta Anonim Sirketi</td>
<td>Istanbul (Turkey)</td>
<td>March 30, 2001</td>
<td>195,498 thousand Turkish liras</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Sompo Holdings (Asia) Pte. Ltd.</td>
<td>Singapore (Singapore)</td>
<td>August 1, 2008</td>
<td>790,761 thousand Singaporean dollars</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Sompo Insurance Singapore Pte. Ltd.</td>
<td>Singapore (Singapore)</td>
<td>December 14, 1989</td>
<td>278,327 thousand Singaporean dollars</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Berjaya Sompo Insurance Berhad</td>
<td>Kuala Lumpur (Malaysia)</td>
<td>September 22, 1990</td>
<td>118,000 thousand Malaysian ringgits</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>70.0</td>
</tr>
<tr>
<td>PT Sompo Insurance Indonesia</td>
<td>Jakarta (Indonesia)</td>
<td>December 16, 1975</td>
<td>494,940,000 thousand Indonesian rupiahs</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>80.0</td>
</tr>
<tr>
<td>Sompo Insurance China Co., Ltd.</td>
<td>Dalian (China)</td>
<td>May 31, 2005</td>
<td>600,000 thousand Chinese yuan</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Sompo Insurance (Hong Kong) Company Limited</td>
<td>Hong Kong (China)</td>
<td>March 25, 1977</td>
<td>270,000 thousand Hong Kong dollars</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>97.8</td>
</tr>
<tr>
<td>Sompo Seguros S.A.</td>
<td>Sao Paulo (Brazil)</td>
<td>October 8, 1943</td>
<td>1,159,345 thousand Brazilian reals</td>
<td>Overseas Insurance</td>
<td>—</td>
<td>99.9</td>
</tr>
<tr>
<td>Sompo Himawari Life Insurance Inc.</td>
<td>Shinjuku-ku, Tokyo</td>
<td>July 7, 1981</td>
<td>17,250 million Japanese yen</td>
<td>Domestic Life Insurance</td>
<td>100.0</td>
<td>—</td>
</tr>
</tbody>
</table>
### Equity-Method Affiliates

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Location of Head Office</th>
<th>Date of Establishment</th>
<th>Capital</th>
<th>Main Business</th>
<th>Proportion of Voting Rights Held by the Holding Company (%)&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%)&lt;sup&gt;1&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sompo Care Inc.</td>
<td>Shinagawa-ku, Tokyo</td>
<td>May 26, 1997</td>
<td>3,925 million Japanese yen</td>
<td>Nursing Care &amp; Healthcare</td>
<td>100.0</td>
<td>—</td>
</tr>
<tr>
<td>Sompo Health Support Inc.</td>
<td>Chiyoda-ku, Tokyo</td>
<td>October 1, 2018</td>
<td>10 million Japanese yen</td>
<td>Nursing Care &amp; Healthcare</td>
<td>100.0</td>
<td>—</td>
</tr>
<tr>
<td>Sompo Asset Management Co., Ltd.</td>
<td>Chuo-ku, Tokyo</td>
<td>February 25, 1986</td>
<td>1,550 million Japanese yen</td>
<td>Other (Asset management service)</td>
<td>100.0</td>
<td>—</td>
</tr>
<tr>
<td>Sompo Japan DC Securities Inc.</td>
<td>Shinjuku-ku, Tokyo</td>
<td>May 10, 1999</td>
<td>3,000 million Japanese yen</td>
<td>Other (Defined contribution pension plans)</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>Sompo Risk Management Inc.</td>
<td>Shinjuku-ku, Tokyo</td>
<td>November 19, 1997</td>
<td>30 million Japanese yen</td>
<td>Other (Risk management)</td>
<td>100.0</td>
<td>—</td>
</tr>
<tr>
<td>50 other companies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: “Subsidiaries and affiliates” includes subsidiaries and affiliates as specified in the Insurance Business Act and the Order for Enforcement of the Insurance Business Act.

<sup>1</sup> Figures in proportion of voting rights are rounded to the indicated decimal place.

*1 Figures in proportion of voting rights are rounded to the indicated decimal place.

*2 Sompo Japan Nipponkoa Insurance Inc. changed its company name to Sompo Japan Insurance Inc. on April 1, 2020.

*3 Sompo Japan Nipponkoa Insurance Services Inc. changed its company name to Sompo Japan Partners, Inc. on April 1, 2020.

*4 Sompo Japan Nipponkoa Asset Management Co., Ltd. changed its company name to Sompo Asset Management Co., Ltd. on April 1, 2020.

*5 Sompo Japan Nipponkoa DC Securities Inc. changed its company name to Sompo Japan DC Securities Inc. on April 1, 2020.

*6 Hitachi Capital Insurance Corporation changed its company name to Capital Insurance Corporation on July 1, 2021.
**External Recognition**

**Inclusion in ESG Indices**

(as of July 1, 2021)

- **Dow Jones Sustainability Indices** (Asia Pacific)
- **FTSE4Good Index series**
- **FTSE Blossom Japan Index**

- **2021 CONSTITUENT MSCI JAPAN** ESG Select Leaders Index
- **MSCI ESG Leaders Indexes Constituent**
- **2021 CONSTITUENT MSCI JAPAN** Empowering Women Index (WIN)

- **2021 CONSTITUENT MSCI JAPAN** ESG Select Leaders Index

- **S&P/JPX Carbon Efficient Index**
- **ETHIBEL EXCELLENCE** Investment Registers
- **STOXX Global ESG Leaders Index**

*The inclusion of Sompo 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 Sompo Holdings. MSCI indices are the exclusive property of MSCI and the names and logos are trademarks or service marks of MSCI or its affiliates.

**Major ESG awards and evaluations**

- **Sompo Japan Insurance** was awarded the second-place prize in the financial services category in the inaugural ESG Finance Awards (February 2020).
- **We were selected as a 2021 “Nadeshiko Brand” by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange (March 2021).**
- For the third year running since 2019, we were selected as a 2021 Health & Productivity Stock by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as a corporation demonstrating outstanding health and productivity management (February 2021).
Governance member endorsement of the Integrated Annual Report

Publication of the Integrated Annual Report 2021

The COVID-19 pandemic has had an enormous impact on society, economy, and daily lives, and continues to change people’s behaviors and values. I realized again that this paradigm shift is accelerating stakeholder capitalism and a new era has begun where corporate missions are to contribute to sustainable society. In response to such changes in the environment, we clearly state in our Mid-Term Management Plan that started this fiscal year that we aim to create both economic and social values by addressing social challenges through core businesses. With the publication of this fiscal year’s Integrated Annual Report, we hope to deepen the understanding of all stakeholders about the Sompo Group’s creation of medium- to long-term value by addressing social challenges.

In this report, the first section discusses the Sompo Group’s newly established Purpose, its background, and the thinking behind it, mainly in the Group CEO message at the beginning. We consider our Purpose to be extremely important for demonstrating the value we deliver to society, or in other words, the Sompo Group’s reason for existence. In the next section, we provide an overview of the Mid-Term Management Plan that started this fiscal year, and runs for a period of three years, during which we aim to deliver the Purpose. In this section, we discuss the Group’s Materiality and SDGs in Business Management derived from exhaustive discussions by the senior management team about what kind of social challenges to address and what kind of values we can deliver. In the following sections, we made sure to use some concrete examples of initiatives to provide easy-to-understand information about our capitals as a source of the Group’s competitiveness and the governance structure that underpins continuous value creation as well as the Sompo Group’s businesses.

I hope this report will prove useful for facilitating constructive dialogue with all stakeholders, including customers, shareholders, investors, and Sompo Group partners.

Masahiro Hamada
Group Chief Financial Officer and Group Co-Chief Strategy Officer
Senior Executive Vice President

Editorial Policy for Integrated Annual Report 2021

This report has been prepared with the aim of having all shareholders, investors, and other stakeholders gain an understanding of the Company’s strategies and concrete initiatives to realize the Sompo Group’s Management Philosophy and Purpose (the reason for existence).

It was prepared with reference to the International Integrated Reporting Framework1 and METI’s Guidance for Collaborative Value Creation2 and provides easy-to-understand explanations about the capital and business models used in the value creation process, as well as the value delivered to 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 by the Value Reporting Foundation that provides short-, medium-, and long-term value creation stories of companies.
2 Guidance developed by Japan’s Ministry of Economy, Trade and Industry (METI) to encourage companies and investors to deepen mutual understanding through information disclosure and dialogue, thereby promoting collaborative value creation.