

Corporate Data

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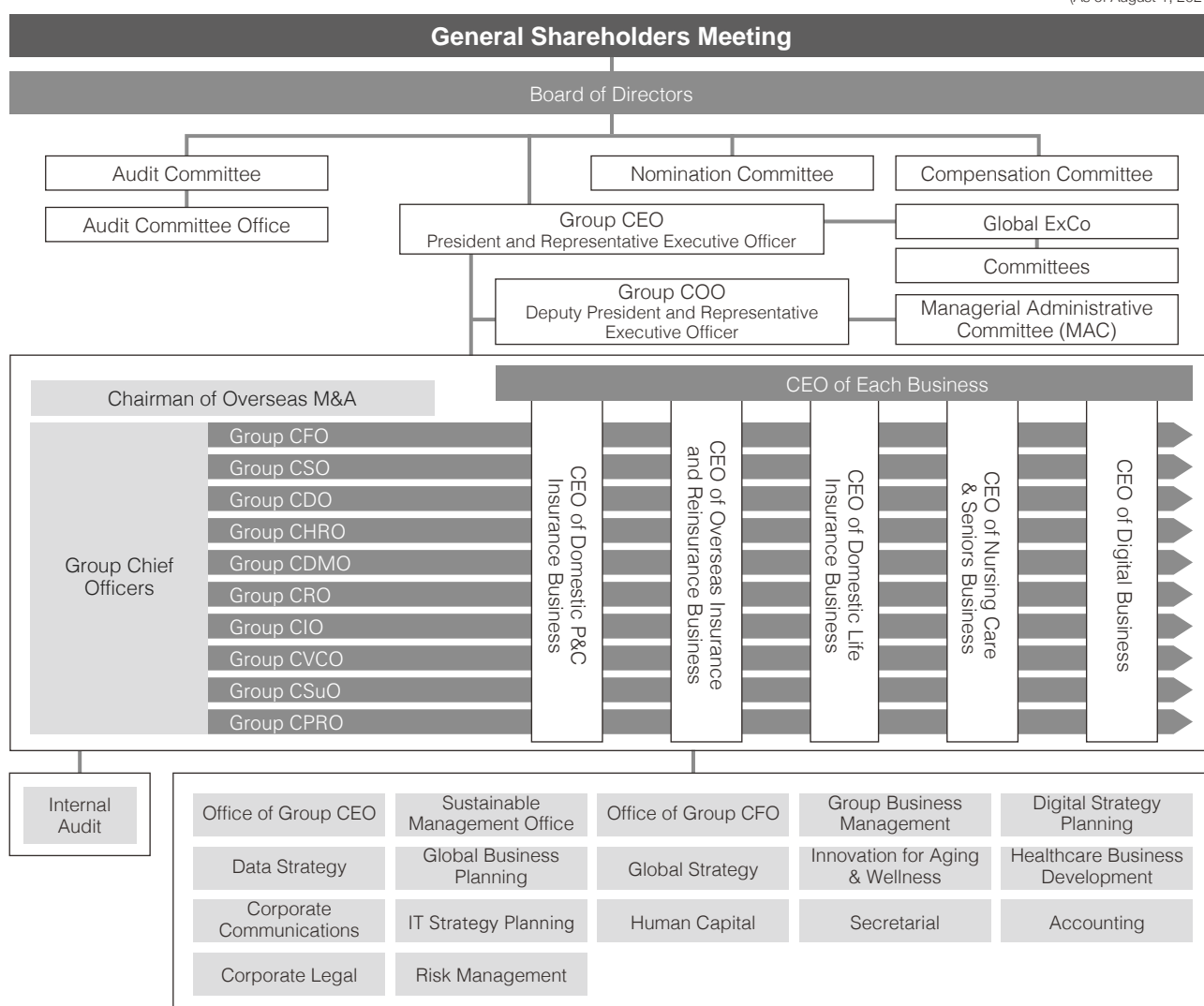
Corporate Overview

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

(As of August 1, 2021)



Organizations and titles, such as Group CEO, use the following abbreviations:

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 CSO: Group Chief Strategy Officer / Group CDO: Group Chief Digital Officer / Group CHRO: Group Chief Human Resource Officer / Group CDMO: Group Chief Data Marketing Officer / Group CRO: Group Chief Risk 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

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. |
| 6. Public notices: | Sompo Holdings issues public notices electronically.
(https://www.sompo-hd.com/)
Note: If a public notice cannot be issued electronically, it will be published in the <i>Nikkei</i> (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

Category	Number of Shareholders	Number of Shares Held (Thousands) ^{*1}	Portion of Shares Outstanding (%) ^{*2}
National and Regional Governmental Organizations	3	8	0.00
Financial Institutions	162	138,349	37.06
Securities Companies	53	20,297	5.44
Other Corporations	1,005	25,906	6.94
Foreign Investors	890	133,496	35.76
Individuals and Others	43,505	55,271	14.81
Total	45,618	373,330	100.00

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)

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

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-entrusted 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 Sampo 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

- ◎ Sampo Japan Insurance Inc.*¹
- ◎ SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- ◎ Sampo Japan Partners Inc.*²
- ◎ Mysurance Inc.
- ★ Hitachi Capital Insurance Corporation*³

Overseas Insurance and Reinsurance Business

- ◎ Sampo 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>
- ◎ Sampo Sigorta Anonim Sirketi <Turkey>
- ◎ Sampo Holdings (Asia) Pte. Ltd. <Singapore>
- ◎ Sampo Insurance Singapore Pte. Ltd. <Singapore>
- ◎ Berjaya Sampo Insurance Berhad <Malaysia>
- ◎ PT Sampo Insurance Indonesia <Indonesia>
- ◎ Sampo Insurance China Co., Ltd. <China>
- ◎ Sampo Insurance (Hong Kong) Company Limited <China>
- ◎ Sampo Seguros S.A. <Brazil>
- ★ Universal Sampo General Insurance Company Limited <India>
- ★ AYA SOMPO Insurance Company Limited <Myanmar>

Domestic Life Insurance

- ◎ Sampo Himawari Life Insurance, Inc.

Nursing Care & Healthcare

- ◎ Sampo Care Inc.
- ◎ Sampo Health Support Inc.

Financial and Other Services

- ◎ Sampo Asset Management Co., Ltd.*⁴ (Asset management)
- ◎ Sampo Japan DC Securities Inc.*⁵ (Defined contribution pension plans)
- ◎ Sampo 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 Sampo Japan Nipponkoa Insurance Inc. changed its company name to Sampo Japan Insurance Inc. on April 1, 2020.

*² Sampo Japan Nipponkoa Insurance Services Inc. changed its company name to Sampo 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 Sampo Japan Nipponkoa Asset Management Co., Ltd. changed its company name to Sampo Asset Management Co., Ltd. on April 1, 2020.

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

The Company, Subsidiaries, and Affiliates (As of March 31, 2021)

Subsidiaries and Affiliates

Consolidated Subsidiaries

Company Name	Location of Head Office	Date of Establishment	Capital	Main Business	Proportion of Voting Rights Held by the Holding Company (%) ¹	Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%) ¹
Sompo Japan Insurance Inc. ²	Shinjuku-ku, Tokyo	February 12, 1944	70,000 million Japanese yen	Domestic P&C Insurance	100.0	—
SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED	Toshima-ku, Tokyo	September 22, 1982	32,260 million Japanese yen	Domestic P&C Insurance	—	99.9
Sompo Japan Partners Inc. ³	Shinjuku-ku, Tokyo	February 28, 1989	100 million Japanese yen	Domestic P&C Insurance	—	100.0
Mysurance Inc.	Shinjuku-ku, Tokyo	July 17, 2018	1,625 million Japanese yen	Domestic P&C Insurance	—	100.0
Sompo International Holdings Ltd.	Pembroke (Bermuda, British Overseas Territory)	March 24, 2017	0 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance Specialty Insurance Ltd.	Pembroke (Bermuda, British Overseas Territory)	November 30, 2001	12,000 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance Assurance Corporation	New York, Purchase (U.S.A.)	September 5, 2002	5,000 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance Worldwide Insurance Limited	London (U.K.)	April 10, 2002	215,967 thousand British pounds	Overseas Insurance	—	100.0
SI Insurance (Europe), SA	Luxembourg (Luxembourg)	January 12, 2018	30 thousand euros	Overseas Insurance	—	100.0
Sompo Sigorta Anonim Sirketi	Istanbul (Turkey)	March 30, 2001	195,498 thousand Turkish liras	Overseas Insurance	—	100.0
Sompo Holdings (Asia) Pte. Ltd.	Singapore (Singapore)	August 1, 2008	790,761 thousand Singaporean dollars	Overseas Insurance	—	100.0
Sompo Insurance Singapore Pte. Ltd.	Singapore (Singapore)	December 14, 1989	278,327 thousand Singaporean dollars	Overseas Insurance	—	100.0
Berjaya Sompo Insurance Berhad	Kuala Lumpur (Malaysia)	September 22, 1980	118,000 thousand Malaysian ringgits	Overseas Insurance	—	70.0
PT Sompo Insurance Indonesia	Jakarta (Indonesia)	December 16, 1975	494,940,000 thousand Indonesian rupiahs	Overseas Insurance	—	80.0
Sompo Insurance China Co., Ltd.	Dalian (China)	May 31, 2005	600,000 thousand Chinese yuan	Overseas Insurance	—	100.0
Sompo Insurance (Hong Kong) Company Limited	Hong Kong (China)	March 25, 1977	270,000 thousand Hong Kong dollars	Overseas Insurance	—	97.8
Sompo Seguros S.A.	Sao Paulo (Brazil)	October 8, 1943	1,159,345 thousand Brazilian reals	Overseas Insurance	—	99.9
Sompo Himawari Life Insurance Inc.	Shinjuku-ku, Tokyo	July 7, 1981	17,250 million Japanese yen	Domestic Life Insurance	100.0	—

Company Name	Location of Head Office	Date of Establishment	Capital	Main Business	Proportion of Voting Rights Held by the Holding Company (%) ^{*1}	Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%) ^{*1}
Sompo Care Inc.	Shinagawa-ku, Tokyo	May 26, 1997	3,925 million Japanese yen	Nursing Care & Healthcare	100.0	—
Sompo Health Support Inc.	Chiyoda-ku, Tokyo	October 1, 2018	10 million Japanese yen	Nursing Care & Healthcare	100.0	—
Sompo Asset Management Co., Ltd. ^{*4}	Chuo-ku, Tokyo	February 25, 1986	1,550 million Japanese yen	Other (Asset management service)	100.0	—
Sompo Japan DC Securities Inc. ^{*5}	Shinjuku-ku, Tokyo	May 10, 1999	3,000 million Japanese yen	Other (Defined contribution pension plans)	—	100.0
Sompo Risk Management Inc.	Shinjuku-ku, Tokyo	November 19, 1997	30 million Japanese yen	Other (Risk management)	100.0	—
50 other companies						

Equity-Method Affiliates

Company Name	Location of Head Office	Date of Establishment	Capital	Main Business	Proportion of Voting Rights Held by the Holding Company (%) ^{*1}	Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%) ^{*1}
Hitachi Capital Insurance Corporation ^{*6}	Chiyoda-ku, Tokyo	June 21, 1994	6,200 million Japanese yen	Domestic P&C Insurance	—	20.6
Universal Sompo General Insurance Company Limited	Mumbai (India)	January 5, 2007	3,681,818 thousand Indian rupees	Overseas Insurance	—	34.6
AYA SOMPO Insurance Company Limited	Yangon (Myanmar)	July 12, 2018	63,636,241 thousand kyats	Overseas Insurance	—	15.0
Tier IV, Inc.	Nakamura-ku, Nagoya city, Aichi	December 1, 2015	2,590 million Japanese yen	Other (Autonomous driving platform development)	18.0	—
Palantir Technologies Japan K.K.	Minato-ku, Tokyo	October 15, 2019	5,432 million Japanese yen	Other (Software sales)	50.0	—
DeNA SOMPO Mobility Co., Ltd.	Shibuya-ku, Tokyo	March 1, 2019	100 million Japanese yen	Other (Consumer-to-consumer car sharing)	50.0	—
akippa Inc.	Naniwa-ku, Osaka city, Osaka	February 2, 2009	100 million Japanese yen	Other (Parking space sharing)	33.5	—
DeNA SOMPO Carlife Co., Ltd.	Shibuya-ku, Tokyo	March 25, 2019	100 million Japanese yen	Other (Private car leasing)	39.0	—
5 other companies						

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.

*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)

<p>Dow Jones Sustainability Indices (Asia Pacific)</p> 	<p>FTSE4Good Index series</p> 	<p>FTSE Blossom Japan Index</p> 
<p>2021 CONSTITUENT MSCI JAPAN ESG Select Leaders Index</p> 	<p>MSCI ESG Leaders Indexes Constituent*</p> 	<p>2021 CONSTITUENT MSCI JAPAN Empowering Women Index (WIN)</p> 
<p>S&P/JPX Carbon Efficient Index</p> 	<p>STOXX Global ESG Leaders 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.

Major ESG awards and evaluations



Sampo 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 Sampo Group's creation of medium- to long-term value by addressing social challenges.

In this report, the first section discusses the Sampo 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 Sampo 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 Sampo Group's businesses.

I hope this report will prove useful for facilitating constructive dialogue with all stakeholders, including customers, shareholders, investors, and Sampo 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 Sampo Group's Management Philosophy and Purpose (the reason for existence).

It was prepared with reference to the International Integrated Reporting Framework^{*1} and METI's Guidance for Collaborative Value Creation^{*2} 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

