

Business

In our efforts to realize SOMPO's Purpose, it is the Somo Group's five core businesses that are the drivers of our Value Creation Cycle.

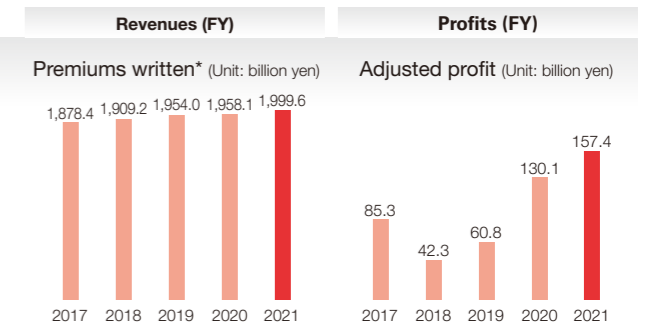
In these businesses, we are working to provide greater value in our existing spheres of operations, engaging in initiatives for new value creation, and promoting human resources strategies to fashion a workforce capable of achieving our goals.

To achieve further growth, we intend to generate Group-wide synergies that cannot be generated via individual businesses alone.

At a Glance

Domestic P&C Insurance Business

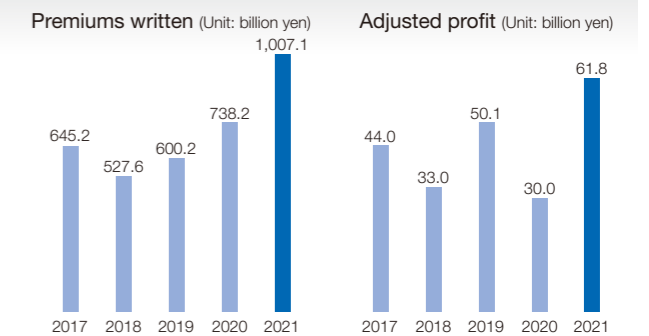
Sompo Japan lies at the heart of the Domestic P&C Insurance Business. To maintain stable and sustainable growth amid a rapidly changing business environment, we are incorporating customer feedback into our product development, and using AI to strengthen our underwriting functions. To create new value, we are developing services in the fields of mobility, disaster-prevention and mitigation, and autonomous driving.



*Combined total of net premiums written at three Domestic P&C Insurance Business insurance companies: Sompo Japan Insurance, Saison Automobile & Fire Insurance, and Mysurance (excl. CALL, household earthquake insurance).

Overseas Insurance and Reinsurance Business

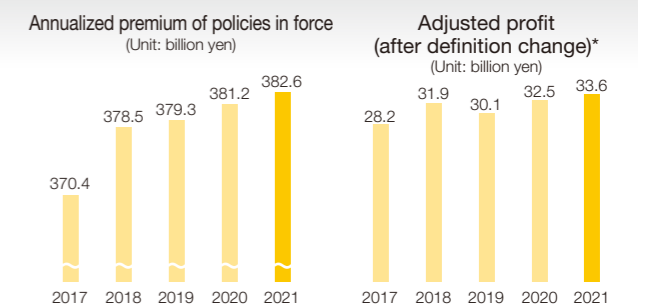
Sompo International provides diverse services—including the world's largest international agricultural insurance service—to customers in 29 countries around the world. It is central to the expansion of the entire Group's operations, and is key to the Group's portfolio diversification. The Business has turned its attention to new risks facing society, including those related to cyber and renewable energy, and is promoting innovation through the creation of new customer value.



Domestic Life Insurance Business

Sompo Himawari Life, as "A Health Support Enterprise," helps customers remain healthy through offering innovative new value of "Insurhealth®," which combines the traditional role of life insurance to prepare for any possibility with day-to-day healthcare support functions.

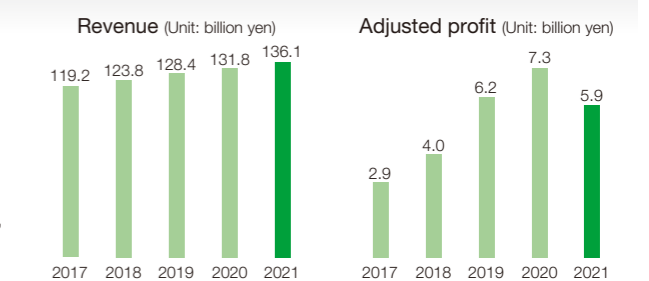
We are working on minimizing "any possibility" by integrating the original functions of Insurance with Healthcare.



*Values for FY2020 and earlier have been modified in line with the current definition of "adjusted profit"; from FY2021, adjusted profit excludes both gains and losses on sale of securities, and impairment losses on securities

Nursing Care and Seniors Business

Centered around Sompo Care, the Nursing Care and Seniors Business provides customers with a comprehensive line-up of nursing care services for use in a wide range of settings, from care facilities to the home. To create new value, the Business is developing high-quality services that make use of technologies and real data, building ecosystems that incorporate related companies and industries, and providing support for the elderly before they require care.



Digital Business

In fiscal 2021, the Digital Business established SOMPO Light Vortex, which creates, develops and manages new businesses with utilizing digital technologies. The Business also works to support the development of digital technologies at the Group, and invest in promising startups. To encourage the use of real data and the development of RDP, the Company and the U.S. software platform company Palantir have jointly established Palantir Technologies Japan. Together, they are currently engaged in the development of a proprietary business model.

Project to build a Conglomerate Premium

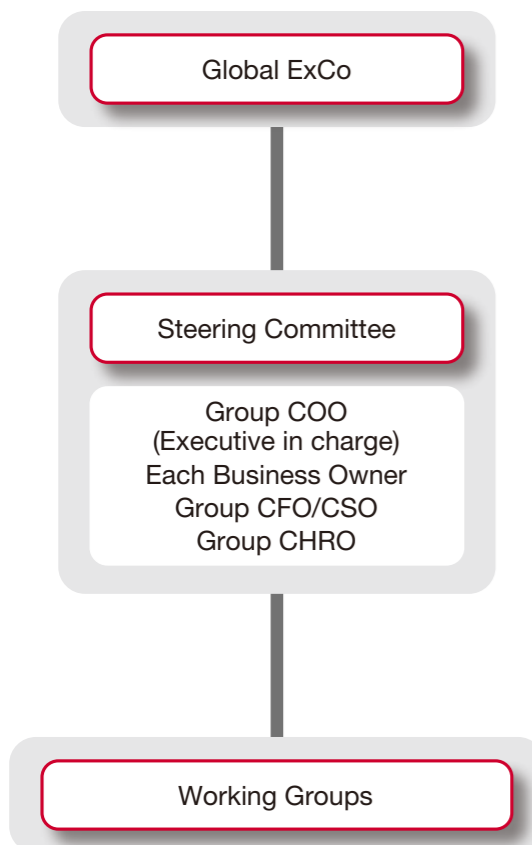
The Sampo Group has taken the lead in its five core business areas – Domestic P&C Insurance, Overseas Insurance and Reinsurance, Domestic Life Insurance, Nursing Care & Seniors, and Digital – to create powerful value. Supporting this framework is the Business Owner System introduced in 2016. Giving business CEOs substantial authority to execute their own business strategy planning, investment decisions, and personnel allocation has led to an increase in centrifugal force as well as quicker decision-making and operational execution.

To make even more progress, we believe it is necessary to create a conglomerate premium (i.e. “group synergy”), by increasing centripetal force and allowing for rational risk-taking made possible by the Sampo Group as a whole, rather than by each individual business. Specifically, we will not only aim to

enjoy the financial benefits through optimized risk-taking as a group under the slogan “Tsunagu, Tsunagaru, Tsunageru” (or “connecting, making connections and being connected”), but also aim to create major value for our customers and society by providing new services and solutions leveraging our data and knowledge gained in the development of various businesses of the Group.

In order for SOMPO to move forward with this project to create a conglomerate premium, we have formed a steering committee under Global ExCo, the highest executive committee in the Group, and with the Group COO at the helm, we are promoting organizational initiatives with the participation of the different business owners, as well as the Group’s CFO, CSO, and CHRO.

Organization/System Chart



Working groups' initiatives

We have set up working groups under the Steering Committee to facilitate the creation of a conglomerate premium and thoroughly pursue the Group’s best interests. The working groups were launched in three fields that were considered the most likely to produce quick results: retention and cession, investment, and multinational businesses.

The retention and cession working group reviews risk

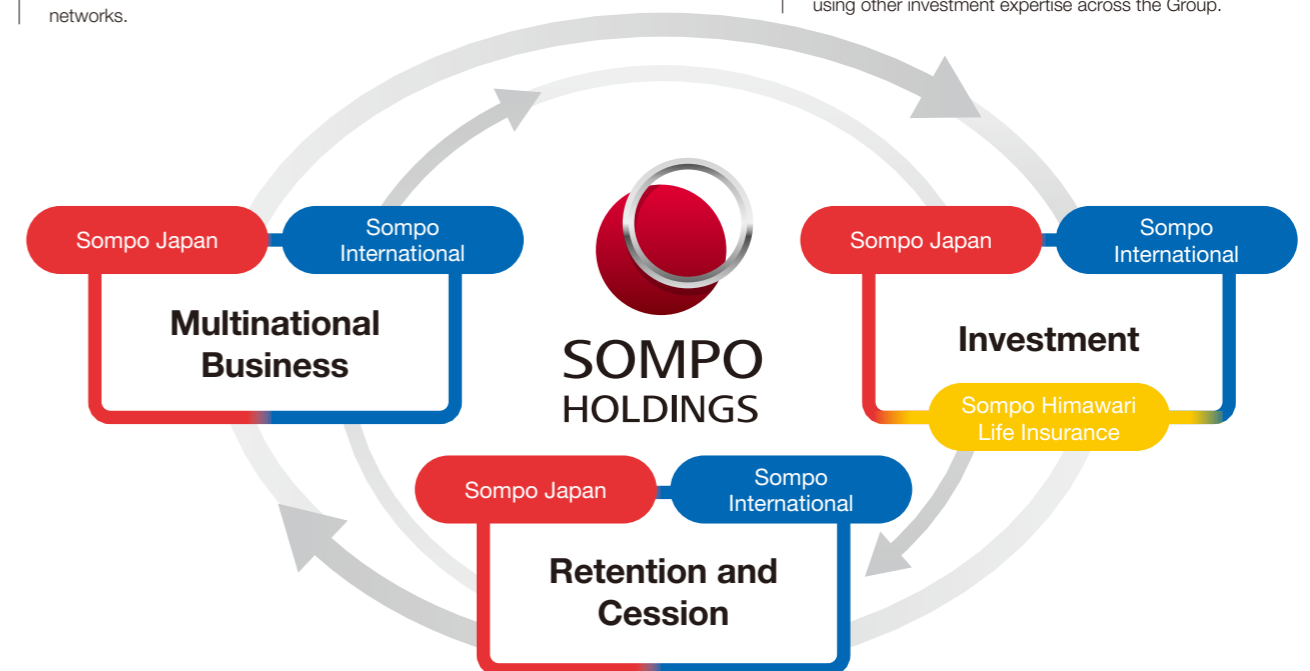
retention optimization and reinsurance coverage on a Group-wide basis, while the investment working group studies on taking additional risks by harnessing economies of scale and the use of the Group’s excess capital. The multinational business working group looks into building a platform, sharing systems and digital technologies, and increasing cross-selling activities.

Multinational Business Working Group

Aims to increase earnings by providing customers around the world with integrated services that harness the Group’s networks.

Investment Working Group

Aims to expand investment income of the Group-wide by effectively managing the Group’s assets in the European and US markets with a wealth of investment opportunities, and using other investment expertise across the Group.



Retention and Cession Working Group

Aims to optimize risk retention and diversification by harnessing the economies of scale of two property and casualty insurance companies with different operational areas and business models, thereby increasing the resilience of the Group.

Executive Vice President, Head of Tokyo Office, Sampo International and Executive Vice President, General Manager of Global Business Department, Sampo Holdings, Inc.

Kenneth Reilly



One of SI Tokyo Office’s critical missions is to leverage our collective strengths across SOMPO’s domestic and overseas businesses. The SI Tokyo Office is taking the lead in advancing and managing these global initiatives.

In our working groups, members across both SOMPO Holdings and subsidiary companies work together to share expertise, information and openly exchange ideas. The Steering Committee made up of Business CEOs and CxO’s have substantive discussions based on these recommendations to determine the best path forward to implementation and execution.

In an ever changing marketplace, it is imperative to remain nimble. At the same time, the team focuses on the risks and opportunities and keeping core to our commitment to our customers, colleagues, business partners, and shareholders. The SI Tokyo office will pursue opportunities that enhance the core value of the Group, while increasing internal communication and leveraging the overall strengths of the organization.

Domestic P&C Insurance Business

Creating value that realizes SOMPO's Purpose in the domestic P&C insurance business

The social value created by the domestic P&C insurance business can be found in its ability to protect people from the risks of society and other people found in all eras, and in its contribution to the realization of a sustainable society.

Based on a foundation of employee happiness and job satisfaction, we will contribute to society by creating valuable products and services for our customers in the insurance business and beyond in the realms of security, health, and wellbeing.

The Aim of the Mid-Term Management Plan

In the domestic P&C insurance business, we aim to create new customer value and new businesses that contribute to solving social issues, along with the goal of monetizing these businesses. In addition, we will promote reform of our corporate culture – the bedrock on which our efforts are built – and

foster an organizational culture in which each and every one of our diverse range of employees can demonstrate their own creativity and originality, can make value judgements from the customer's point of view, and are able to make decisions and act quickly.

Vision	Deliver a secure tomorrow full of happiness and life for all people, communities, and society as a whole.
Mission	Based on a foundation of employee happiness and job satisfaction, we will contribute to society by creating valuable products and services for our customers in the insurance business and beyond in the realms of security, health, and wellbeing.
Brand Slogan	Innovation for Wellbeing

Realize "A Theme Park for Security, Health & Wellbeing"

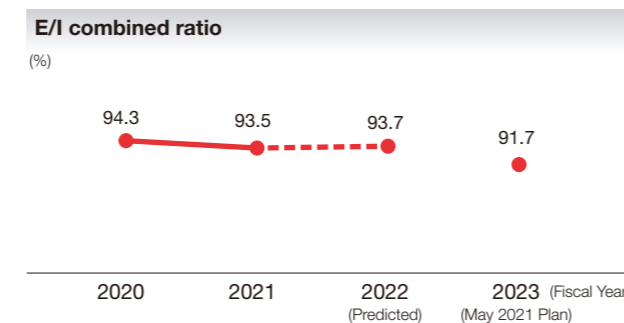
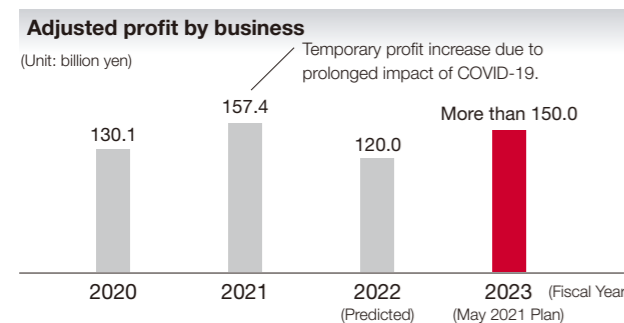
SOMPO's Purpose
With "A Theme Park for Security, Health and Wellbeing," create a society in which every person can live a healthy, prosperous and happy life in one's own way.

Existing business area strategies aimed at co-creation

In the domestic P&C insurance business, we aim to build and maintain a business structure that grows stably and sustainably through co-creation with our customers and partner companies, even as the business environment changes with the increasing frequency and severity of natural disasters, and the decrease in vehicle ownership.

In fiscal 2021, we began selling new products born out of the wishes of our customers such as the Hospitalization Passport and UGOKU (moving insurance), and after

introducing efforts to reform our profit structure by strengthening our underwriting capabilities using AI developed by Palantir Technologies Japan, we were able to exceed our initially-planned goals with an operational adjusted profit of 157.4 billion yen. In fiscal 2022, we will accelerate our efforts to improve profitability by introducing AI functionality at sales offices, harnessing AI when responding to accidents to increase productivity, and more.



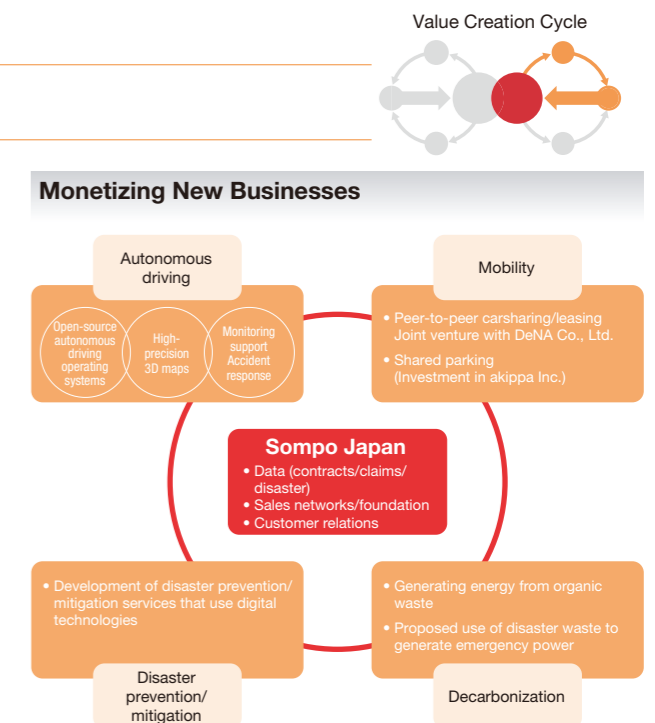
*Sompo Japan only. Excluding CALI and household earthquake insurance.

Strategies for New Value Creation

In order to create new value, we will promote concrete initiatives to expand mid- to long-term profitability in areas that are highly compatible with the domestic P&C insurance business such as mobility, disaster prevention & mitigation, autonomous driving, and decarbonization.

We developed Japan's first insurance for providers of autonomous driving systems in collaboration with Tier IV, Inc., Aisan Technology Co., Ltd., and the University of Tokyo in 2022 February.

We will continue to work hard to create new value by developing solutions for decarbonization and services aimed at disaster prevention and mitigation.



Strategies to strengthen the foundation needed for cultural change

Based on a foundation of employee happiness and job satisfaction, Sompo Japan aims to contribute to society by creating valuable products and services for our customers in the insurance business and beyond in the realms of security, health, and wellbeing.

Efforts we introduced in fiscal 2021 to improve employee job satisfaction include SOMPO Quest, an in-house side job system thought up by employees, and the Remote Challenge Course, a system based on the premise of remote working which allows employees to challenge themselves to apply to the posts they wish to fill without relocating.

We will continue to promote personnel development that leads to innovative ways of creating new value for customers, and will use work style reform to become a company in which every employee is highly motivated and finds their work satisfying.



My Purpose Challenges



Tatsuya Watanabe
Manager,
Strategic Business Design
Department

Recent technological leaps and the increased complexity of social issues has resulted in the need for major changes to be made in the P&C insurance industry, and in order to secure new sources of revenue, we have been promoting initiatives in areas that are particularly compatible with P&C insurance, such as mobility, and disaster prevention and mitigation. For example, car leasing services are closely related to the P&C insurance business, and factors such as sales agents suggesting new approaches to car ownership that a customer could take can be expected to lead to purchases of automobile insurance and increased convenience in the future. I hope to continue to contribute to expanded earnings in the domestic P&C insurance business and the realization of the concept of becoming a "theme park for security, health, and wellbeing."

Overseas Insurance and Reinsurance Business

The value provided by Overseas (Re)Insurance Business is geared towards achieving SOMPO's Purpose

Sompo International contributes 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.

As the Group's Overseas Insurance and Reinsurance business, Sompo International will help drive the scale and diversification of Sompo's overall portfolio by focusing on growing profitably through expansion into new products and new geographies, leveraging the scale of our business for competitive advantage and securing the trust of our clients in everything we do. We will be working towards a goal of generating 50% of the operating income for the Overseas operations.

Vision for the Current MTMP

The Overseas Insurance and Reinsurance business remains focused on serving international clients (both corporate and individuals), providing excellent customer service, and continuing to identify and develop new, profitable business opportunities for the future. We will support the Group's efforts to deliver social value while also creating economic value and strengthening its fundamentals, embracing our role as a primary driver for growth and risk diversification.

Sompo International has become a stronger, dynamic and

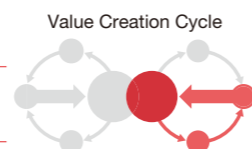
more relevant market presence, with a focus on keeping our customers and trading partners at the center of everything we do. We will continue to invest in the best talent and tools to meet the strategic goals of our business while helping to drive brand recognition around the world. As we focus on expansion and sustainable growth, our new regional structure will enable us to better leverage our underwriting acumen, market expertise and consistency of appetite as we enhance the ease of doing business around the world.

Scale and Diversification

Sompo International makes up USD 13.8 billion of the USD 35 billion+ Gross Premiums Written for Sompo's global P&C insurance business. Offering a diverse portfolio of over 30 lines of business, we're a market-leading provider of insurance and reinsurance products, including one of the largest

multinational crop insurance organization in the world. With operations in 29 countries and access to over 100 countries through our multinational platform, our products and services include:

Global Commercial Insurance	Global Commercial Insurance, offering Property and Casualty products, including agriculture, through regional platforms in North America, EMEA, Latin America and Asia Pacific.
Global Consumer Insurance	Global Consumer Insurance, including high-quality, personal lines solutions tailored to local markets.
Global Reinsurance	Global Reinsurance, including a broad range of specialized and multiline capabilities across a wide range of reinsurance products in key markets worldwide.



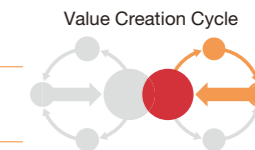
Insurance for New Risks

At Sompo International, we continue to honor our commitment and responsibility as a global corporate citizen while innovating to meet client needs. This means optimizing opportunities to utilize our products and services to address local issues as we have done within our agriculture business in order to help support a "no hunger" society and the economic viability of farmers in key markets around the world.

We are also expanding our renewable energy business to assist in the delivery of a green recovery from the global

pandemic with our One Sompo One Energy approach, which includes upstream energy, downstream energy, conventional power and renewables under one umbrella to best support our clients in a seamless energy transition.

By working to create a consciously profitable organization for the benefit of all stakeholders, we can bring innovative insurance solutions to the market, and in turn, help to build a sustainable future for our company and the world.



Innovations created by Inclusive Diversity

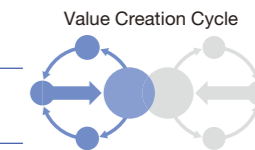
We believe that an inclusive culture is a key enabler for innovation, better decision making and attracting the best talent. And it's the right thing to do. We continue to invest in building out an inclusive and diverse work environment and are committed to progress in this area.

In addition to launching our Sompo Women in Insurance Management (SWIM) program, we enhanced our parental leave and paid time-off policies globally and have adopted inclusive recruiting practices. Our Inclusive Diversity Council is progressing on building the foundation for executing on our Inclusive Diversity framework and we continue to develop robust intern and trainee programs to help build a diverse talent pipeline for the future.

At Sompo International, our story starts with people. With a focus on collaborative and productive relationships with each other and our clients, brokers and business partners, we

value the contributions of every person. We are committed to celebrating diversity, embedding inclusive organization design, providing learning and development in this area, providing active support for under-represented groups and sharing our voice on the topic.

Our Inclusive Diversity Council continues to build on the progress already made within the company to further embed Inclusive Diversity into every aspect of who we are as an organization. All our senior leaders participate in the Inclusive Leader Journey, a program designed to further embed inclusive leadership across our organization. We sponsor and contribute to the Everywoman in Insurance Forum as well as Dive In (the global festival for inclusion and diversity in the insurance industry), the African Caribbean Insurance Network (ACIN) and celebrate diverse talent across our organization through our talent Spotlight series.



Isla Baillie
Executive Vice President, Global Head of Talent and Inclusion

It's an exciting time to help build an engaged, inclusive and high-performing culture for Sompo International. Inclusive Diversity plays a critical role in Sompo International's story of growth, scale, talent and relevance as we move towards becoming a top 10 insurance organization. Our efforts in this area are key to our success as our people continue to be what truly differentiates us in the marketplace.

Domestic Life Insurance Business



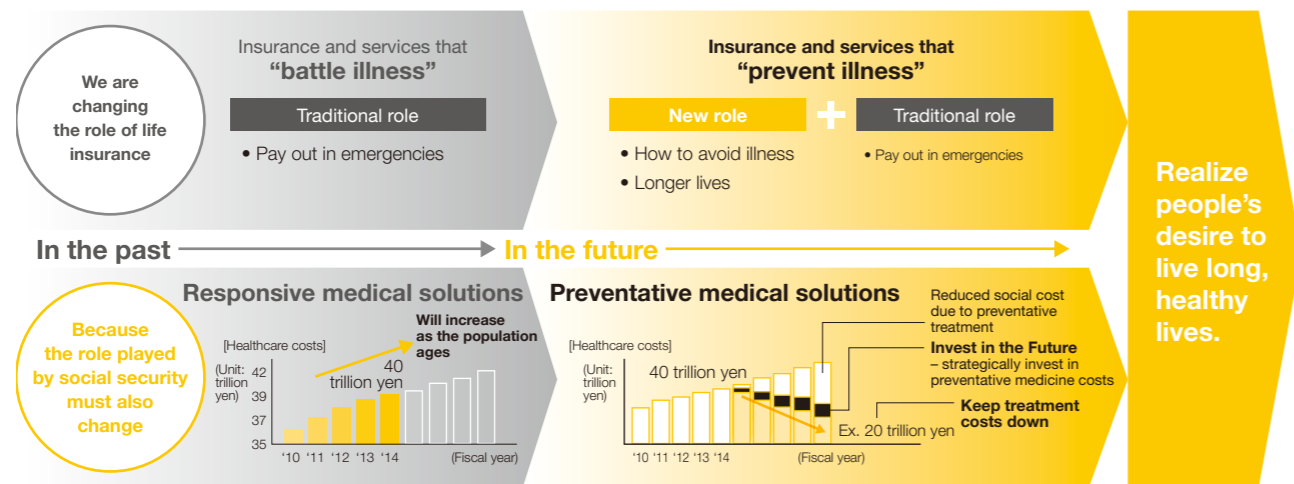
Creating value that realizes SOMPO's Purpose in the domestic life insurance business

Life insurance has traditionally played a complementary role to the social security system, but the environment in which we operate has undergone some drastic changes, with declining birthrates, an aging population, and other social issues coming to the fore. We at Sompo Himawari Life Insurance believe that insurance needs to change to include not only conventional risk management partnered with responsive medical care, but also wellness management based in preventative medicine that aims to extend peoples' lives. To realize SOMPO's Purpose, we aim to be a "Health Support Enterprise."

The Aim of the Mid-Term Management Plan

Sompo Himawari Life Insurance aims to build a healthy, happy society for the future, and to do so, we work in our role as a "Health Support Enterprise" to support the healthy lives of each and every citizen. In order to transform into such a company, we are now offering new, innovative value through

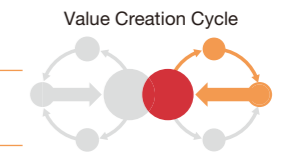
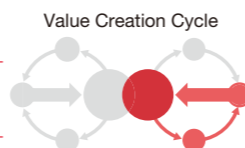
Insurhealth®, which combines the traditional role of life insurance to prepare for any possibility with day-to-day healthcare support functions. Our aim is to help people live rich lives and achieve their dreams in the coming era of 100-year lifespans.



1 Existing business area strategies aimed at co-creation

Our most skilled life insurance representatives are certified as HL Advisors, and they provide highly capable consultations, help support health, and work in a customer-oriented manner. HL Advisors take the lead when working closely with customers, and work with agents and representatives

nationwide to expand the customer base and ensure growth through the innovative value of Insurhealth®, which combines the traditional role of life insurance to prepare for any possibility with day-to-day healthcare support functions. Efforts like these have helped us maintain high customer satisfaction.

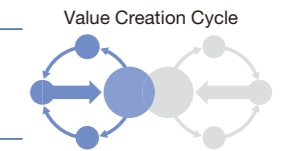


2 Strategies for New Value Creation

We believe that DX is the key to accelerating our transformation into a Health Support Enterprise. By increasing our use of new technologies and data from sources inside and outside of the company, we can maximize the value of Insurhealth® we provide to customers, and can optimize what we offer to each customer to teach them how to live healthy lives. We will

continue to expand app and service functionality to achieve this, and increase added value to play a close role in the lives of each and every customer. These various initiatives will bring us more customers who support the company, and will lead to further growth.

3 Strategies to strengthen the foundation needed for cultural change



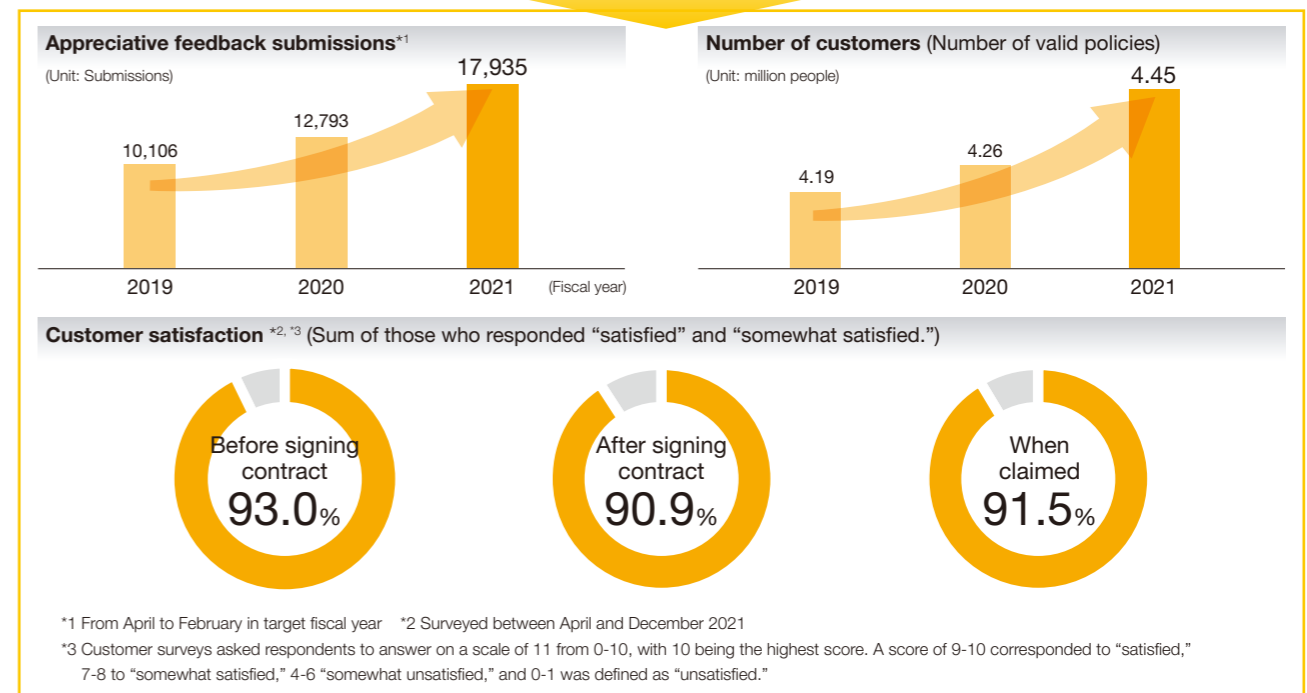
Creating and sharing My Purpose

We are helping employees find their My Purpose through one-on-one discussions to improve job satisfaction and reason for living. We have also developed a system that allows employees to communicate what they have chosen as My Purpose to others, and to add updates on how they are working to improve themselves. More than 1,600 employees have added their My Purpose to the internal system.

Workplace purpose

In order to help employees visualize the connection between their own personal My Purpose and their workplace purpose, each workplace internally releases a publication called the "Department Navigator" that describes what each department does and aims to achieve. This has increased the effectiveness of the "job challenge system" that allows employees to work in other departments they are interested in.

Results of the strategic execution of 1, 2, and 3



My Purpose Challenge – Establishing a Health Support Enterprise



Ryoko Shimba
Manager,
Management Planning

We would like to create a society where diversity is taken for granted and everyone can play an active role and enjoy life in their own way. With this in mind, we are breaking away from the traditional image of the life insurance company, and are working daily to take on the unprecedented challenge of establishing a Health Support Enterprise in order to usher in the era of Insurhealth®, where insurance makes people healthier.

The path to change is challenging because there is no right answer, but we will continue to work on social issues by extending healthy life expectancy under the slogan "Wellness for Happiness." I hope to lead the SOMPO Group toward the realization of the SOMPO's Purpose by solving social issues.

Nursing Care & Seniors Business

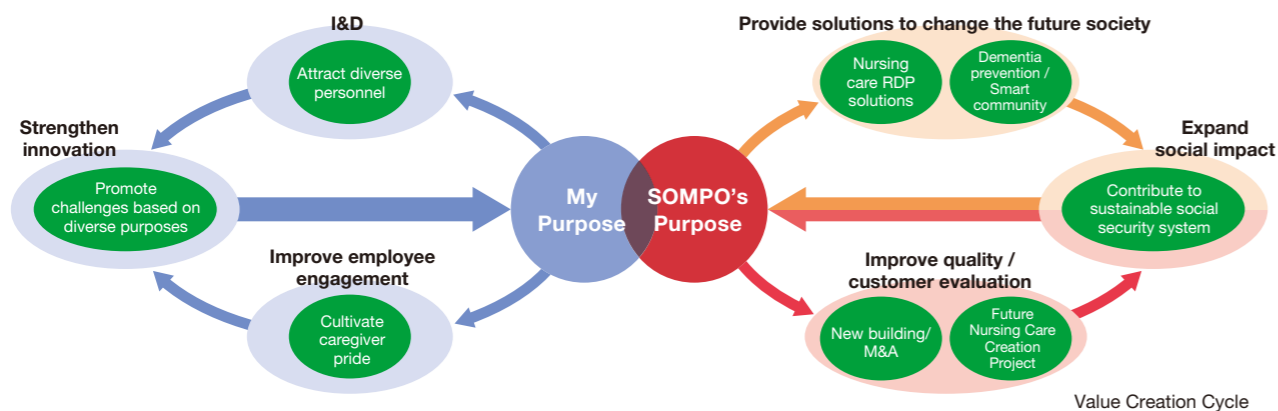
Creating value that realizes SOMPO's Purpose in the nursing care and seniors business

The number of elderly people requiring nursing care is increasing with the rapid aging of the population, and it is expected that the domestic nursing care market will continue to grow. However, there is still a shortage of care workers at nursing care sites. Sompo Care, Inc. has a new slogan – *Change the future of nursing care* – and is promoting efforts in three directions to respond to these social issues and changes in the market environment: expansion of existing business areas, creation of new value, and increasing innovation based on the My Purpose concept. By doing so, we can contribute to the construction of a sustainable social security system, and contribute to the realization of SOMPO's Purpose: to become a theme park for security, health, and well-being, and thereby build a society where everyone can live a healthy and prosperous life in line with their own personal wants and needs.

Our target in the Mid-Term Management Plan

The Mid-Term Management Plan has taken the first steps towards realizing Sompo's purpose with the construction of the first new building since the launch of Sompo Care, the implementation of M&A, challenges for creating new value through nursing care RDP and others, and the improved

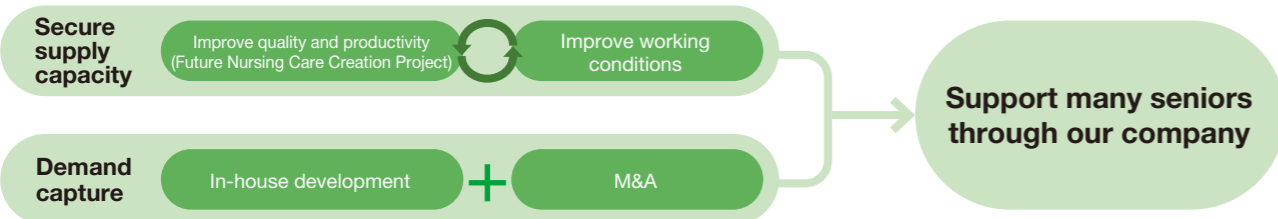
treatment of the care workers who are the backbone of these efforts. We will further accelerate our efforts by the end of FY 2023, refining SOMPO's expertise and services, and taking on the challenge of building a system that will deliver those services to the industry.



Existing business area strategies aimed at co-creation

We are building a nursing care model for the future using the safe, high-quality technologies verified by the Future Care Lab in Japan, and advances in scientific nursing care harnessing real data. In this way, we will increase our abilities to provide nursing services by improving working conditions such that we can secure skilled personnel. We will harness our high supply capacity to support the expanding demand

for nursing care through our own corporate growth, by effectively combining internal development and strategic M&A to build a full line-up of services ranging from in-home care to facility care. We have made steady progress, with the deployment of our future nursing care model in 25 Sompo Care facilities in fiscal 2021, the opening of a new building in April 2022, and the acquisition of Nexus Care.



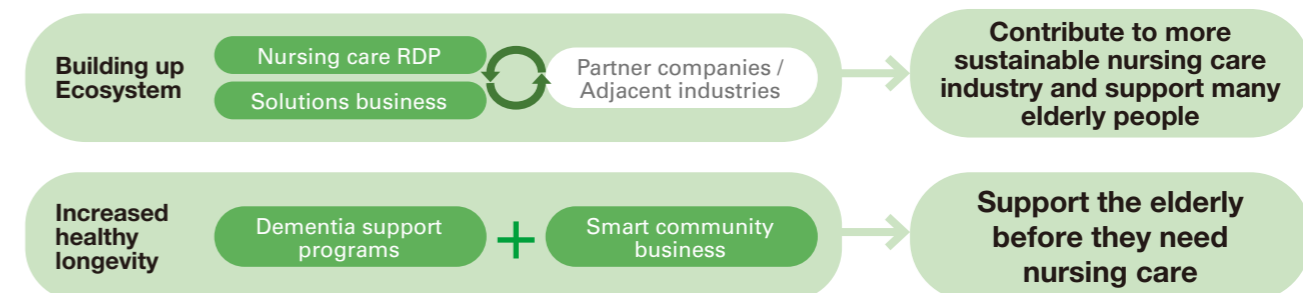
Strategies for New Value Creation

Through our nursing care RDP and solutions business, we will build an ecosystem that helps sustain the entire industry and support more seniors by providing SOMPO's real data and services to nursing care providers and partners in adjacent industries.

We are not only supporting seniors in nursing care, but also contribute to realizing a society where elderly people can live their own prosperous lives the way they want, with dementia support programs and smart community operations as our services for seniors before they need nursing

care, and take on the challenge of helping people live longer healthy lives while keeping social security costs down.

Our solutions business was deployed to more than 500 nursing care facilities in fiscal 2021, and proposals are under way to implement nursing care RDP in some Sompo Care facilities and at partner companies. We are also striving to create new value for society with trials of dementia prevention programs, and collaborations with local governments such as the city of Aizuwakamatsu to build smart communities.



Strategies to strengthen the foundation needed for cultural change

Nursing care professionals become close to users and bring some color to the ends of their lives. At the same time, they are faced with various social issues, and many of them feel it is their mission to solve those issues.

We believe that we can cultivate "caregiver pride," a combination of a high degree of specialization and a caring attitude, and contribute to the social value creation of our company if users' reason for living and employees' own My Purpose overlap, and they have the passion, emotions, and pride to work hard.

As part of this, we have implemented the Purpose Management Dojo to help employees find and enrich their own sense of purpose. We will expand this initiative to the general manager level this fiscal year, then to the manager level thereafter, and we believe that this will lead each organization to become more purpose-driven in their work, and various innovations will be made.

The foundation of the nursing care & seniors business is the integration of the company's purpose with the My Purpose of each employee and user, and having employees work with passion, emotion, and pride



"My Purpose" Challenge – Changing the image of the nursing care industry



Kumiko Shimoda
Senior Deputy Manager, Human Resource Section, Personnel Department

My purpose is to help build a society where, when I get old and perhaps need nursing care, I can receive the care I want in the place I want to live, and live my life the way I want to and enjoy it to the last. That is why it is necessary to change the image people have of the nursing care industry, and I will do my best to help spread the idea both inside and outside the company that the nursing care industry is an attractive one. If our employees interact with users with pride and a sense of job satisfaction, I believe that will help users be themselves as they live active lives.

Digital Business

Creating value that realizes SOMPO's Purpose in the digital business

Our company aims to help customers live their lives with security, health, and wellbeing, to realize SOMPO's Purpose, and to contribute to the SDGs. In order to do so, we will continue to provide new customer value by making full use of digital, AI, and data analysis technologies, promote behavioral change through risk visualization, improve quality of life (QoL) through various means of support for better health, and provide health support that enables women to be active in the workplace.

The Aim of the Mid-Term Management Plan

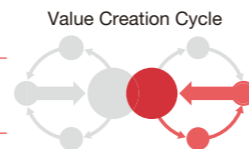
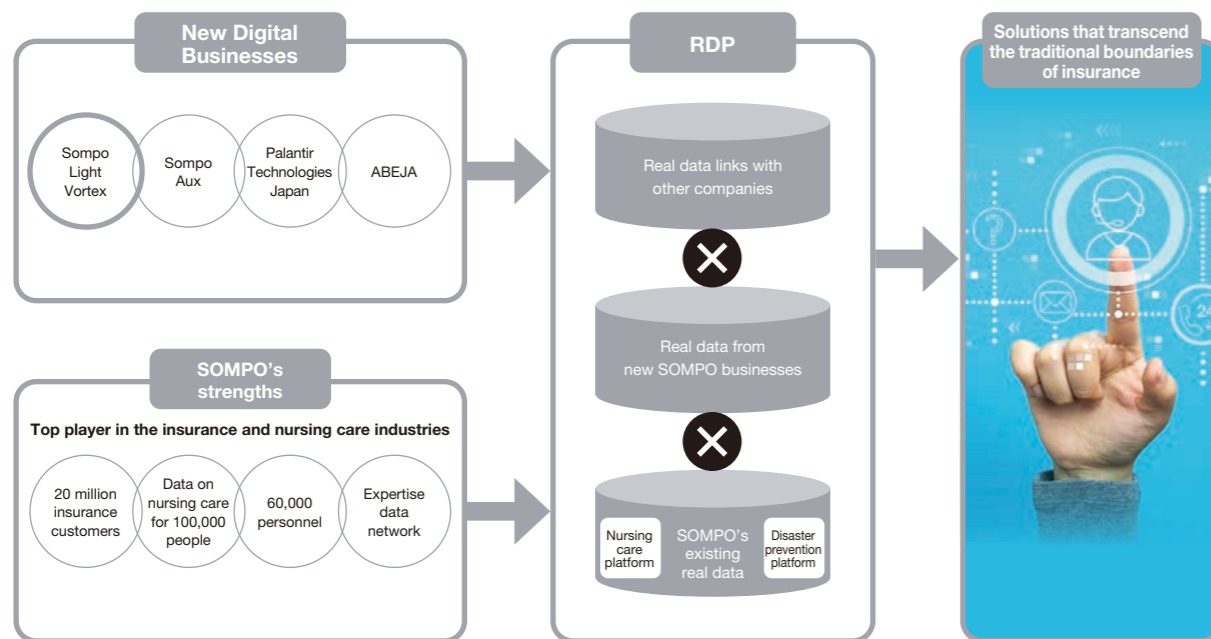
Insurance provides peace of mind through monetary payouts in the case of unexpected accident, injury, or illness. However, we aim to create a healthier world by preparing for and preventing such unforeseen situations and thereby

take on the challenge of eliminating accidents, disasters, and illness, and through the digital transformation of society, we hope to build a world that offers security, health, and wellbeing without the need for insurance.

Existing business area strategies aimed at co-creation

Sompo Light Vortex is leading a collaboration with BtoB auction business Sompo Aux, data platform software company Palantir Technologies Japan, and skilled AI and data analysis company ABEJA, and by harnessing the strengths of these

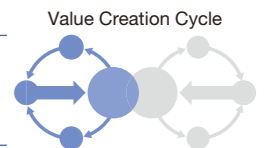
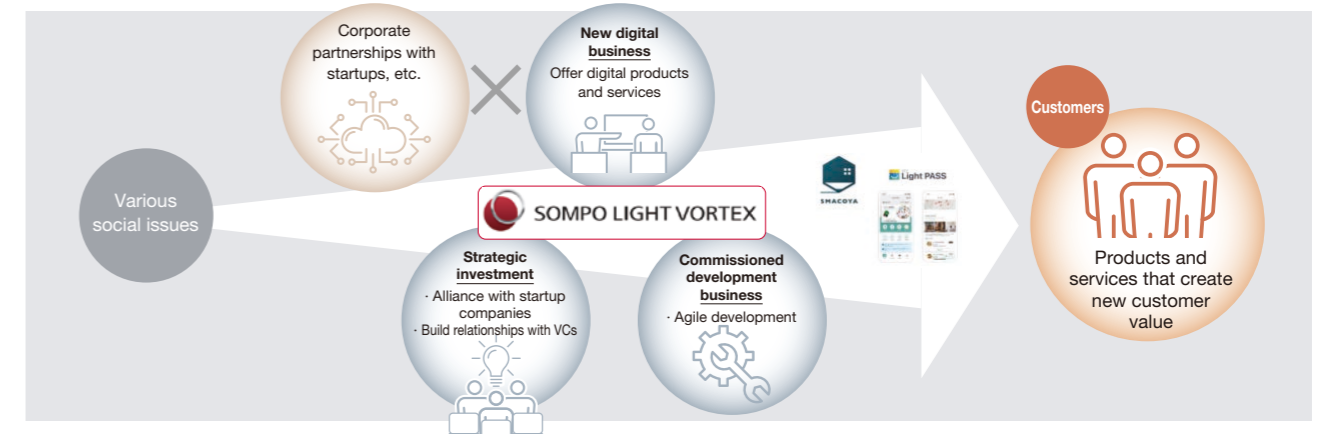
four companies, we are working to increase revenue in the digital business through DX efforts in digital and data fields with the Group, and through offering business solutions that transcend the traditional boundaries of insurance.



Strategies for New Value Creation

Sompo Light Vortex is the company at the core of our digital business, and it aims to achieve the Sompo Group goal of becoming a theme park for security, health, and well-being. In order to build a society where anyone can enjoy healthy, rich lives, we aim to solve social issues by offering digital

products and services in collaboration with excellent start-ups and business partners. We will also continue to work to create new value by providing new services in the areas of mobility and healthy aging, and providing new life experiences by utilizing unoccupied houses.



Strategies to strengthen the foundation needed for cultural change

Hiring external personnel

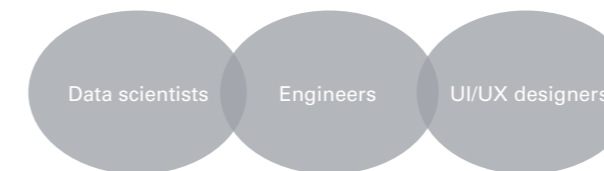
Many of our specialist personnel such as data scientists, engineers, and UI/UX designers are brought in from outside the company, and as key members of our in-house development teams, they support quicker and more agile development through a collaborative framework with the business departments.

Nurturing talent (nurturing DX talent)

In order to implement DX throughout the entire Group, we need people to lead the effort, and the many Group employees need to understand what digital technologies do and how to use them. In order to help all employees in the Group to become DX talent, we have created more than ten programs that offer everything from basic to practical training, and a total of roughly 15,000 employees have participated in these programs.

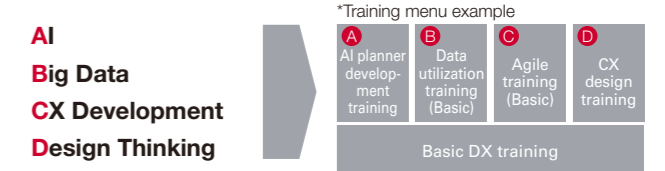
DX specialists

Personnel with advanced specializations able to put plans in motion



DX planning personnel

Nurture planning personnel who serve as the core DX planning staff; a total of roughly 15,000 employees have taken the courses



My Purpose Challenge



Yosei Harada
Chief UX Designer,
Digital and Data Strategy
Department

I would like to contribute to design thinking taking root in business settings. Furthermore, I hope to foster a culture of seeing matters from the customer's perspective when creating new things through the use of user surveys and other ideas in partnership with the business departments. To that end, the in-house development team—comprised mostly of engineers using design thinking and agile development tactics—participates in digital PoCs and trials in cooperation with other companies with the aim of promoting DX throughout the Group, and in new digital business development at Sompo Light Vortex. In addition, we also work closely with the data scientists and engineers within each RDP project.

Strategic Operating Companies

Sompo Asset Management



Since 1993, the asset management business has continued to incorporate ESG elements into its investment value analysis, and since the launch of the Sompo Japan Green Open fund in September 1999, we have been actively developing investment products that emphasize ESG perspectives. In March 2020, we began selling Japanese ESG funds in the European market, the home of ESG investment. In January 2022, we announced our participation in the Net Zero Asset Managers Initiative (an international effort to achieve net zero greenhouse gas emissions from investment portfolios by 2050), and now we are further promoting stewardship activities and working to strengthen our investment capabilities in order to contribute to the creation of a sustainable society.



Fresh House



Fresh House is a renovation company with 30 offices in Tokyo and seven other prefectures that handles both indoor and outdoor renovation and remodeling.

The company harnesses its wealth of knowledge and experience accumulated through more than 140,000 construction projects to work with the Group's nursing care businesses to provide home renovations tailored to those requiring nursing care, but we are also able to suggest and apply improvements to the overall living environment of a home.

In addition, we use drones equipped with infrared cameras to conduct 500 inspections a year as a part of our effort to prevent and mitigate damage due to natural disasters through home renovation, and have signed an agreement with the prefectural government of Kanagawa to use those drones in cooperation with the government in times of natural disaster.



Sompo Health Support



We respond to a wide range of needs for data-based health plans and preventative health operations for health insurance associations, mutual aid associations, and other medical insurers.

Combining a nation-wide network of specialists with the latest digital and ICT support tools, we offer services targeting to health risks, from providing health information to specific health guidance and methods to prevent serious illness.

Our occupational health activities at companies allow for comprehensive support, from professional support centered on mental health care to tools that help measure stress and productivity.

Additionally, we analyze health data to better understand health-related issues, and help support the promotion of health management and collaborative health.



Domestic P&C Insurance Business Companies

Saison Automobile and Fire Insurance Company



Our main product, Otona no JidoushaHoken, was given high marks by ALSOK for accident scene relief support, and thanks to the support of our customers, we exceeded 1.2 million contracts in force in March 2022. Through offering digital services such as Hoken Note and SA/PO/PO and connections with real agents, we clarify the worries and risks faced by our customers, and by offering products and services tailored to each individual to eliminate these worries or risks, we aim to help people live secure, healthy lives.

Sompo Risk Management



We aim to provide services and solutions for security, health, and wellbeing to earn the trust of our customers in normal times, based in a foundation built upon our digital, risk management, and cybersecurity business operations. In addition, we hope to provide the solutions and services to meet customers needs in response to new social issues and risks, and thereby become indispensable to communities.

Prime Assistance



As a part of the Sompo Group, we assist people living in safe, secure and healthy lives by providing the highest level of services 24 hours a day, 365 days a year in mobility, home assistance, health care, and overseas traveler assistance businesses. We are also taking on the challenge of building a new business to address social issues and contributing to local communities through such services as Eyeco Support for the visually-impaired, and NORUMO, a mobility service for local communities. In doing so, our goal is to evolve into an assistance company capable of offering solutions and assistance for all kinds of problems.

Sompo Japan Partners



As one of the largest insurance agencies in Japan with service bases around the country, we provide roughly one million customers with comprehensive P&C and life insurance services to help them find security, health, and wellbeing.

We place great importance on the opinions and thoughts of every customer, and aim to continue pleasing them as their agency of choice by fulfilling one of our main principles—our promise to our customers to reach out to them and understand how they live.

Sompo Japan DC Securities



As the Sompo Group's defined contribution pension (DC) plan administrator, Sompo Japan DC Securities offers comprehensive bundled services related to corporate-type DC plans and individual-type DC plans (iDeCo). Services range from plan implementation for companies and asset building support for participants (employees), to account management. With the aim of realizing a prosperous and bright future for customers, the company is committed to supporting their long-term asset building throughout their life stages by providing "Tsumitate Navi," a smartphone app equipped with robo-advisor.

Mysurance



Mysurance is the Sompo Group's short-term insurance company, and we work completely online in collaboration with digital platforms and other industries to provide travel cancellation insurance, smartphone insurance, etc. We conduct customer surveys, and immediately reflect what we have learned on our product websites in our effort to provide a comfortable insurance purchase and claim experience for our customers. As an insurance company, we aim to create experiential value using digital technologies and to quickly respond to the new needs of customers in these changing times.

Sompo Warranty



Based on warranty regulations, we provide extended warranty services for the repair of broken or defective products for a period of time after a manufacturer's warranty expires, with a focus on household electrical appliances, home appliances, and mobile phones. In order to respond to our customers' wide range of needs, we are working to improve service quality through such means as a new service that allows customers to confirm repair status in real time. We will continue to provide innovative, high quality warranty services to contribute to the safety and security of our customers.