

Highlights of FY2024 Results

May 20, 2025

Sompo Holdings, Inc.



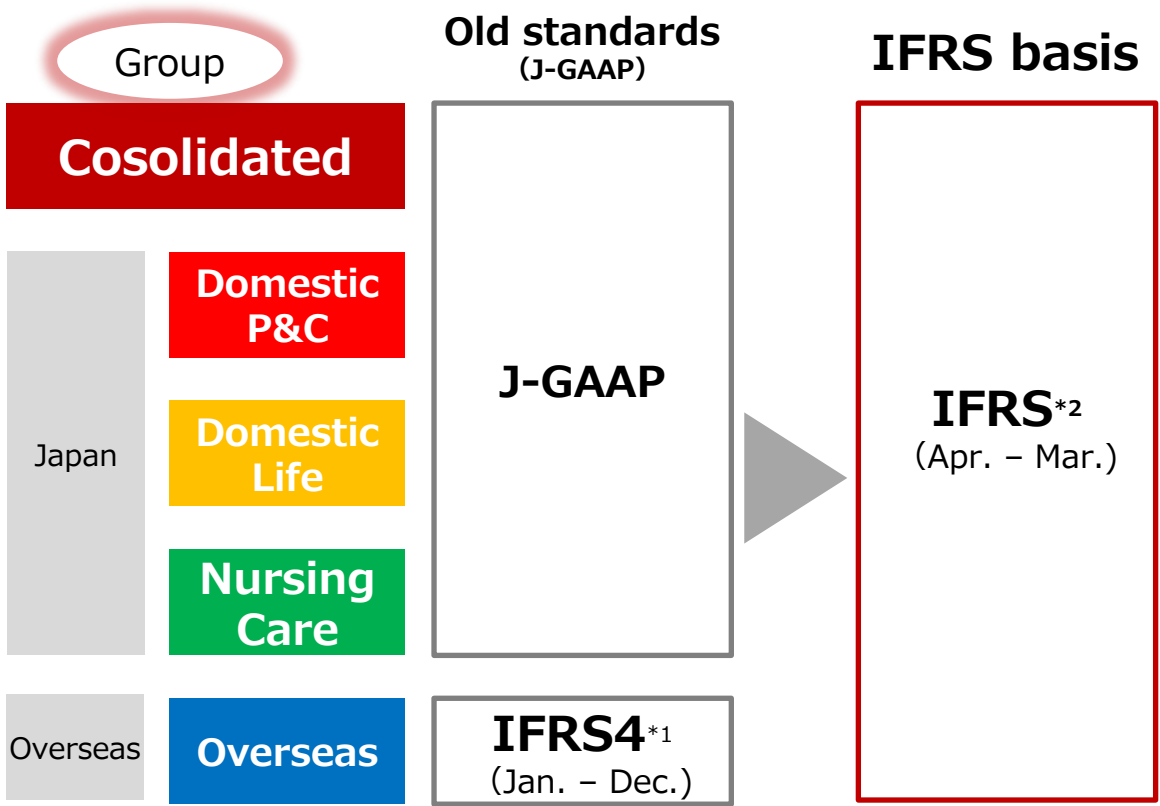
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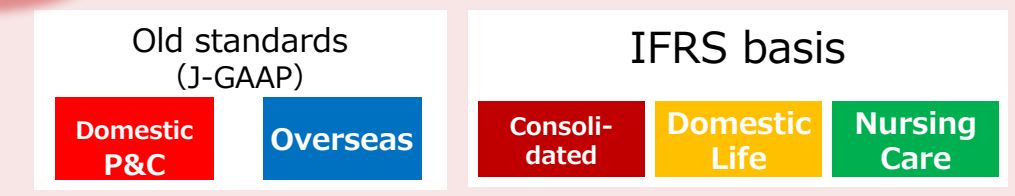
*IFRS figures for FY2023 and FY2024 are unaudited.

Accounting Standards and Assumptions Regarding FX Rates

Old standards and IFRS

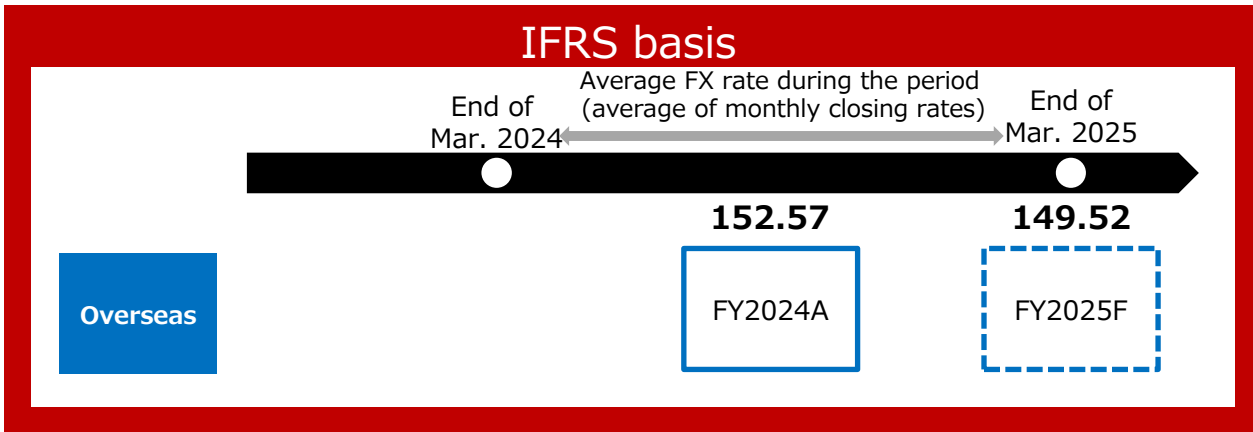
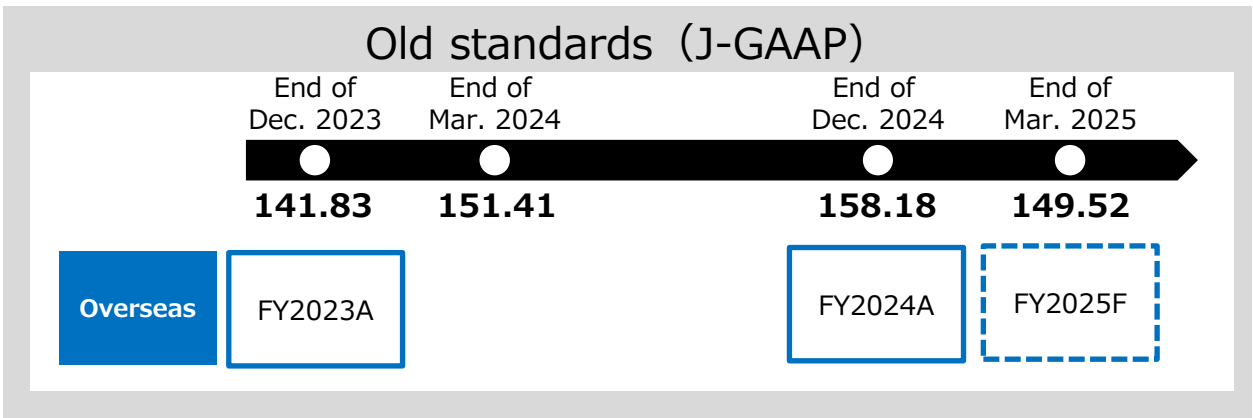


By Business Key figures disclosure policy for FY2025



*1 IFRS 17 applied in consolidated financial statements
*2 Detailed figures based on IFRS will be disclosed in Annual securities report

Assumptions for FX rates used in Overseas Business(JPY/USD)



Sensitivity of consolidated adjusted profit under IFRS for FY2025



Executive Summary

FY2024 Results (J-GAAP)

- Adjusted consolidated profit for FY2024 was ¥334.3 bn., up ¥43.3 bn. YoY, setting a new record high
 - YoY, NII from Overseas Business (up approx. ¥52.0 bn. YoY, after tax) contributed significantly
 - Compared to forecasts, FY effects due to the weak JPY and a decrease in large claims in the Domestic P&C Business resulted in an upward revision of ¥64.3 bn.
- Consolidated net income for FY2024 was expected to be ¥422.9 bn., an increase of ¥6.8 bn. from the previous year (**record high**)

FY2025 Forecast (IFRS basic)

- IFRS-adjusted consolidated profit (forecast) for FY2025 is projected to be ¥363.0bn., **an increase of ¥65.0 bn. from the previous year (normalized base)**
 - SOMPO P&C **contributes to the increase with a rise in underwriting profit from Overseas Business**, resulting in a YoY increase of ¥62.5 bn.
 - SOMPO Wellbeing achieves a YoY increase of ¥5.7 bn. due to stable growth in Domestic Life Business and Nursing Care Business

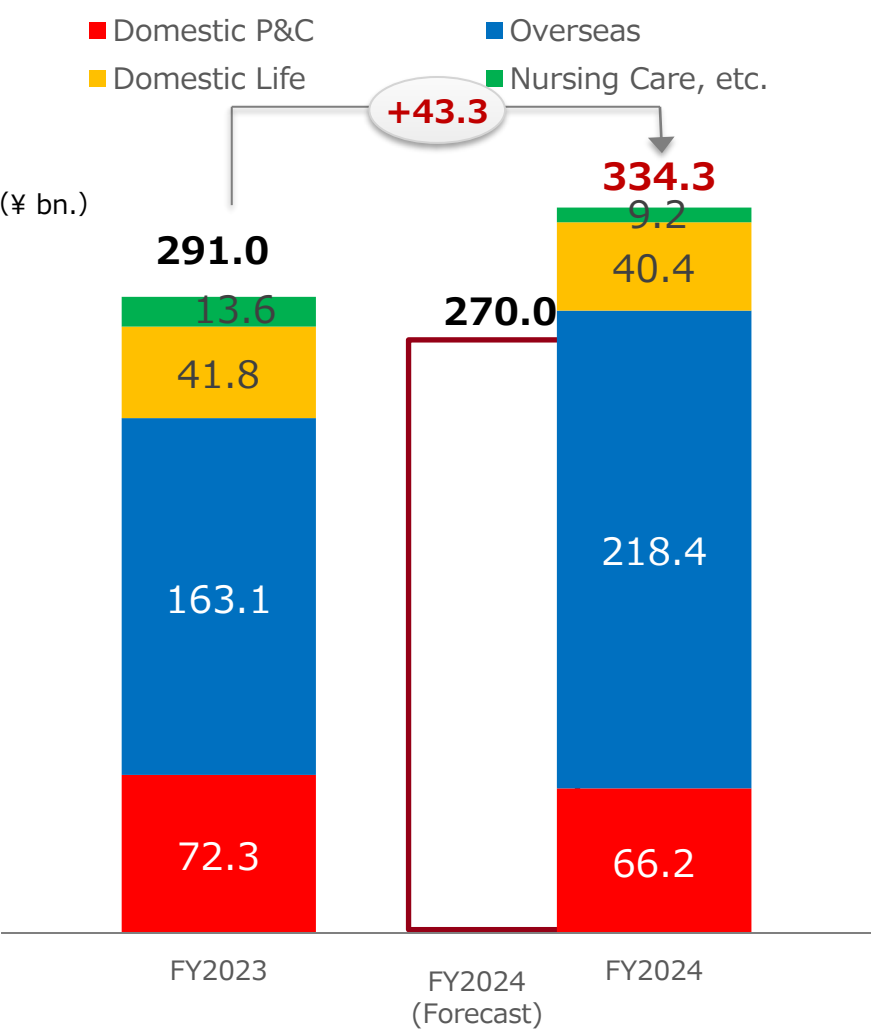
Shareholder Return

- At the end of FY2024, **shareholder returns will be implemented as planned**, with a dividend of ¥71.5 bn. and share buybacks of ¥105.0 bn.
 - **Total returns for the full year will be ¥385.9 bn.** (dividends of ¥125.9 bn. And share buybacks of ¥260.0 bn.), an increase of ¥210.0 bn. YoY
- FY2025 dividend per share (forecast) is ¥150, **up 14% YoY**, marking the **12th consecutive year of dividend increase**
 - In addition to returns from basic returns and gains on sales of strategic holding stocks, we will consider adjusting capital levels as appropriate.

Point(1) FY2024 Results

- Adjusted consolidated profit under the old standards (J-GAAP) for FY2024 was ¥334.3 bn., up ¥43.3 bn. YoY, driven by growth in Overseas Business, and reached a record high
- Mainly due to the impact of FX from the weaker JPY and a decrease in large claims in Domestic P&C Business, insurance underwriting profit was ¥64.3 bn. higher than November 2024 forecast

Increase / decrease factors of adjusted consolidated profit (J-GAAP)



Overseas +¥55.3 bn. YoY		(Reference) FX rate (USD/JPY) 141.83 → 158.18
Underwriting profit	+¥44.0bn.	
Improvement of loss ratio	+¥62.0bn.	
Increase in expenses due to growth initiatives, etc.	-¥18.0bn.	
NII	+¥52.0bn.	
Impact of FX	+¥19.0bn.	
Absence of one-time factor (DTA), etc.	-¥60.0bn.	
Domestic P&C -¥6.1 bn. YoY		
Underwriting profit (Sompo Japan)	-¥3.5bn.	
Increase in Auto losses	-¥13.0bn.	
Improved base profitability in Fire	+¥13.0bn.	
Decrease in natural disasters and major accidents	+¥18.5bn.	
Increase in expenses due to upfront investment	-¥22.0bn.	
NII (Sompo Japan)	+¥1.5bn.	
Group company profit and loss, etc.	-¥3.0bn.	

*Revised profit basis (after tax), estimate

Key points of adoption of IFRS

- Our focus is on IFRS adjusted profit, which reflects the actual performance of core businesses by excluding volatility specific to IFRS
- Adoption of IFRS will have a positive impact mainly on the income statement, but this has already been factored into the medium-term management plan and will not affect management strategy

Key points of adoption of IFRS

Adoption of IFRS

Correcting the peculiarities of Japanese insurance accounting

Economic valuation

New volatility due to interest rate fluctuations, etc.

Volatility deduction for interest rate fluctuations, etc.

IFRS adjusted profit

Impact of adopting IFRS

PL

Base level of
adjusted consolidated profit

Approx. +¥40 to 50bn.

FY2024 : -¥10.9bn.
Due to special factors in Overseas Business

P16

BS

Adjusted consolidated
net assets

**Increase due to adoption of IFRS,
decrease in OCI**

FY2024 : Approx. -¥120bn.

**Share-
holder
return**

Shareholder Return Policy

No change

Basic return will be 50% of IFRS adjusted consolidated profit (3-year average)

Impact on KPI

No change

IFRS basis

Adjusted consolidated
ROE (FY2026)

13-15%

IFRS basis

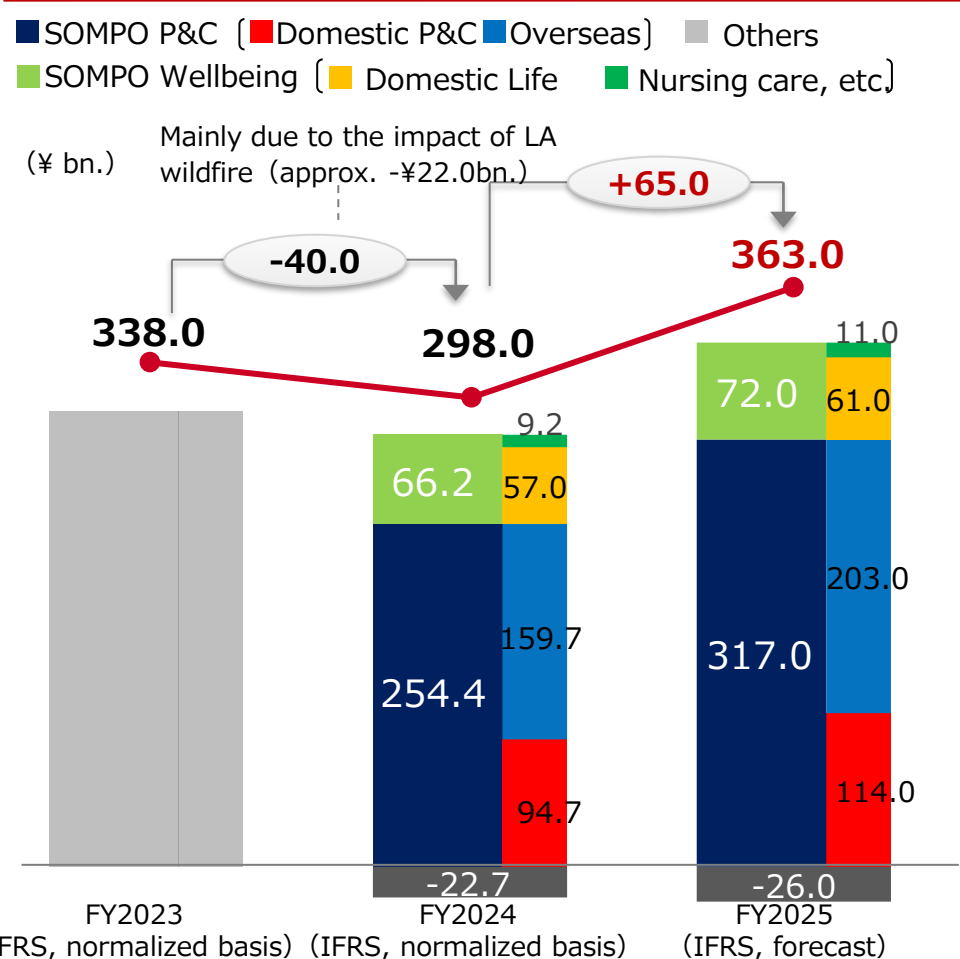
Adjusted EPS growth
(FY2024-2026)

**Above +12%
(CAGR)**

Point(2) FY2025 Forecast

- IFRS adjusted consolidated profit for FY2025 is expected to be ¥363.0 bn., an increase of ¥65.0 bn. YoY, based on normalized basis
- In Overseas Business, growth was primarily driven by an increase in net insurance result

Increase / decrease factors of adjusted consolidated profit (IFRS basis) *



(Reference) FX rate (USD/JPY)
152.57→149.52

SOMPO P&C +¥62.5bn. YoY

Domestic P&C +¥19.2bn.

- Improved base profitability in Fire +¥29.0bn.
- Increase in expenses due to upfront investment +¥9.0bn.

Overseas +¥43.2bn.

- Volume growth and improved profitability +¥40.0bn.
- Top line increase primarily in Global Markets and Sompore
 - Improved profitability primarily in North America and Sompore
 - Due to lack of non-recurrent items (incl. California Wildfire)
- FX impact -¥3.0bn.

SOMPO Wellbeing +¥5.8bn. YoY

Domestic Life +¥3.9bn.

- Improvement in insurance profitability +¥2.0bn.
- NII +¥1.0bn.

Nursing Care +¥1.6bn.

*Adjusted profit (after tax), estimates, FY2023 and FY2024 are normalized basis (hereinafter referred to as "normalized basis") adjusted for the impact of natural disasters and major accidents on initial forecasts. Figures before adjustments are IFRS adjusted consolidated profit of ¥335.9 bn. for FY2023, IFRS adjusted consolidated profit of ¥323.4 bn. for FY2024, SOMPO P&C IFRS adjusted profit of ¥279.9 bn., and Domestic P&C IFRS adjusted profit of ¥120.2 bn. Increase in profit for FY2025: Adjusted consolidated profit +¥39.5 bn., SOMPO P&C +¥37.0 bn.

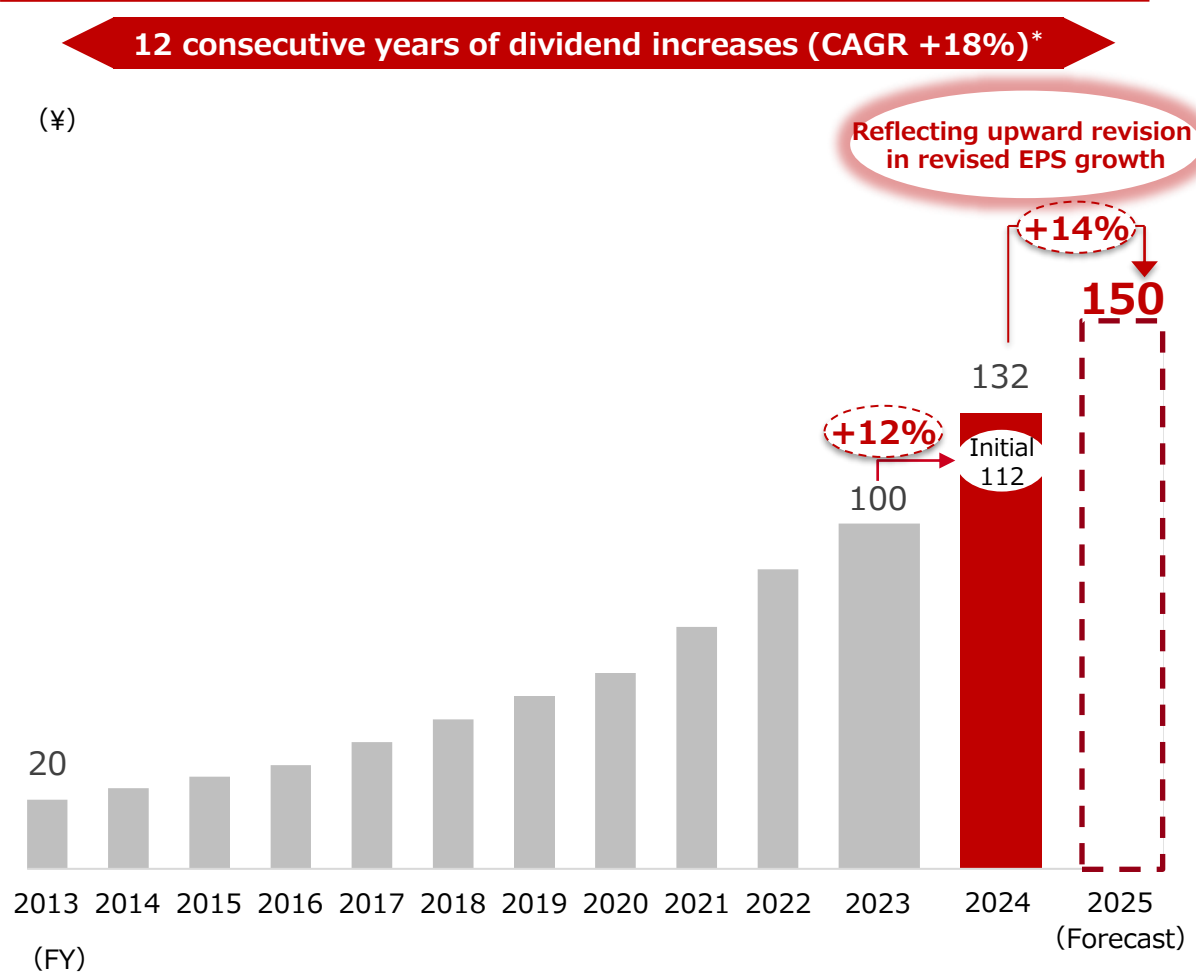
Point(3) Shareholder Return

- In FY2024, total return of ¥385.9 bn., including a capital adjustment of ¥110.0 bn., will be implemented (up ¥210.0 bn. YoY)
- The dividend per share for FY2025 (forecast) will be ¥150, up 14% YoY, accelerating the pace of dividend increases (12 consecutive years of dividend increases) in line with EPS growth.

Shareholder return in FY2024

Total return		
¥385.9bn.		
Buyback	Dividend per share	
	¥132	2H ¥76
	As expected	
	Base return	
	¥60.0bn.	2H ¥36.6bn.
	Gain on sale of strategic holding stocks	
	¥90.0bn.	2H ¥68.4
	Capital adjustment	
	¥110.0bn.	2H -

Dividend per share

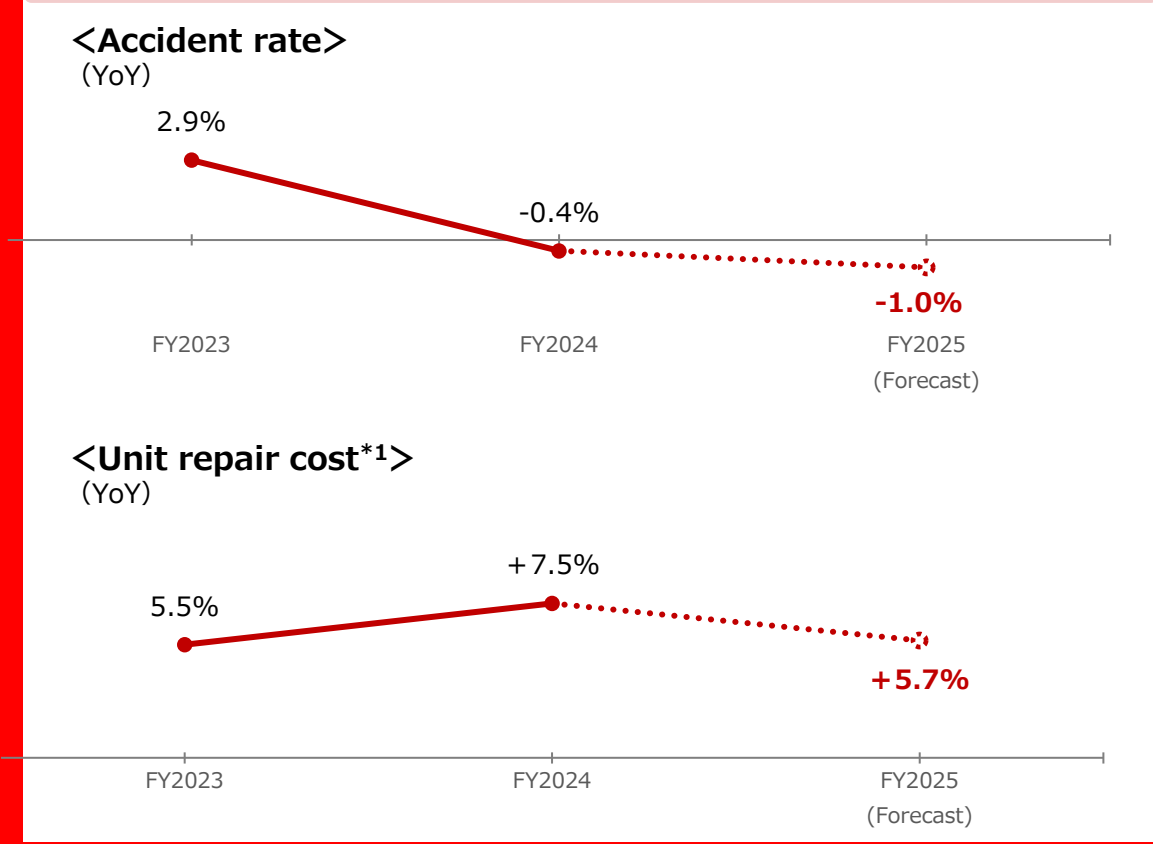


* Including FY2025 forecast

Point(4)Topics (Domestic P&C)

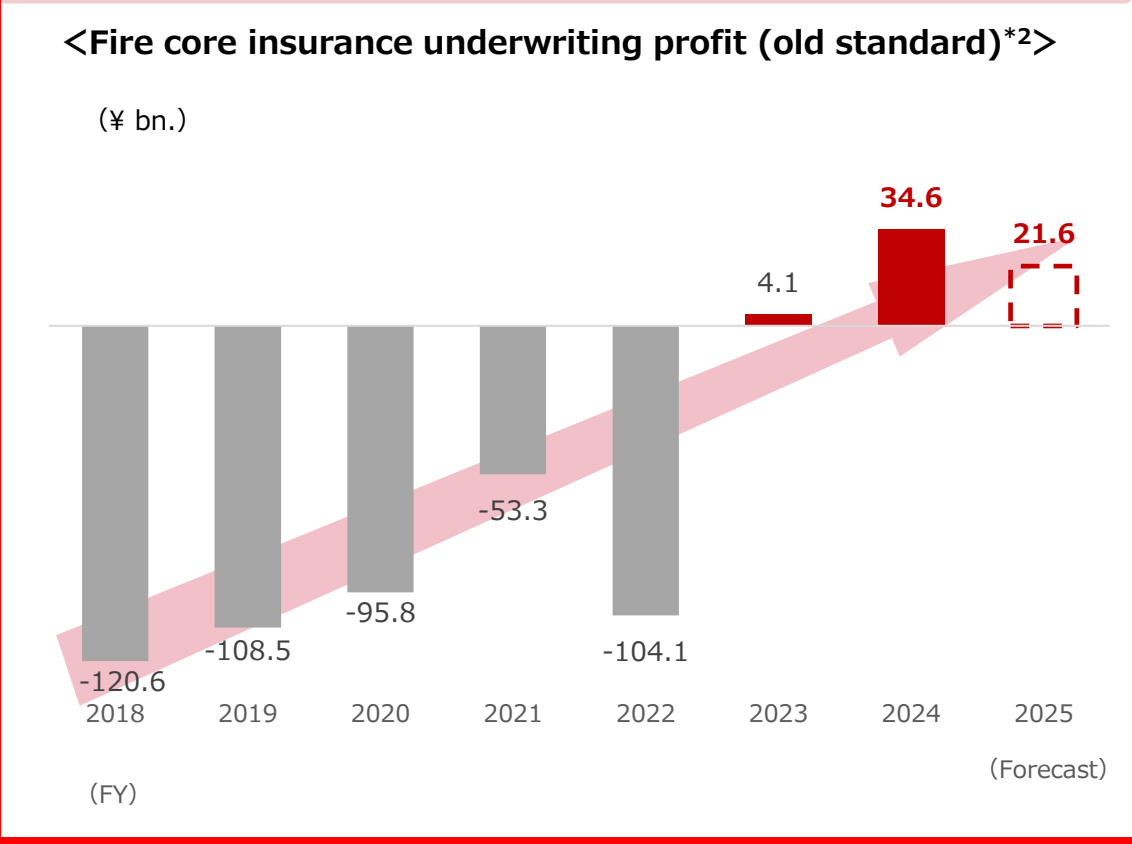
Auto

- **Accident rates are on a downward trend,** with a 1.0% YoY decrease expected in FY2025
- **Unit repair costs continue to rise,** with a 5.7% YoY increase expected in FY 2025



Fire

- Mainly due to the effects of rate adjustments in previous FY, core insurance underwriting profit for FY2024 is expected to be ¥34.6 bn.
- **The outlook for FY2025 is generally the same, with prospects for continued profitability.**



*1 Combined vehicle insurance (excl. natural disasters) and property damage liability insurance

*2 Underwriting profit for fire insurance excluding catastrophic loss reserves

FY2024 Results

Old standards

(J-GAAP)



- Adjusted consolidated profit for FY2024 reached a record high of ¥334.3 bn. (up ¥43.3 bn. YoY), driven by increased investment income in Overseas
- Adjusted consolidated profit exceeded the forecast of ¥270.0 bn. by ¥64.3 bn., mainly due to an increase in underwriting profit in the Domestic P&C and the JPY depreciation effect

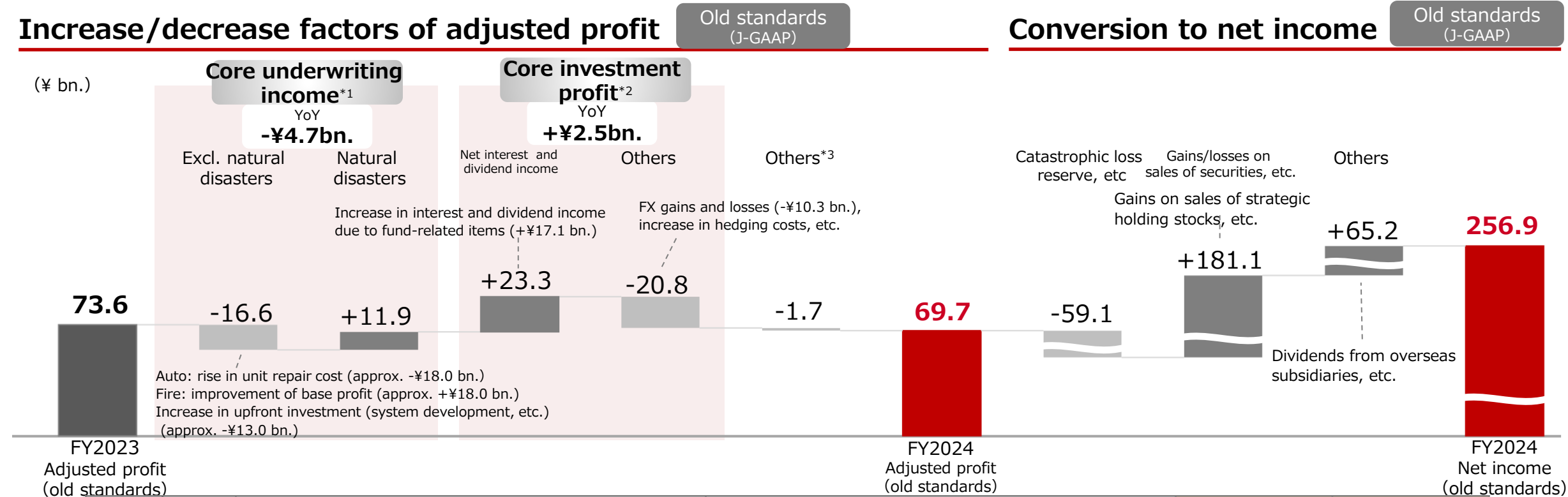
Old standards
(J-GAAP)

Item	Value (bn.)
FY2023 Adjusted consolidated profit (old standards)	291.0
Rise in accident rate and unit repair cost in Auto (approx. -¥13.0 bn.)	-6.1
Increase in investment income (approx. +¥52.0bn.) , Impact of FX (approx. +¥19.0bn.)	+55.3
	-1.3
Mainly due to the absence of one-time factor (tax effect)	-2.1
	-2.2
FY2024 Adjusted consolidated profit (old standards)	334.3
Mainly due to gains on sales of strategic holding stocks (approx. +¥181.1 bn.)	+187.2
Elimination of consolidated dividends from group companies (¥61.9 bn., before tax)	+6.5
Mainly due to adjustment of underwriting reserve	-19.6
Amortization of goodwill (-¥34.0 bn.)	-85.5
FY2024 Consolidated net income (old standards)	422.9

* Consolidated net income denotes net income (loss) attributable to shareholders of the parent (hereafter)

Breakdown of Adjusted Profit (Sompo Japan)

- Adjusted profit was ¥69.7 bn., as the impact of higher loss ratios in Auto was offset by improved Fire results and strong asset management performance
- Net income increased by ¥48.9 bn. to ¥256.9 bn., mainly due to an increase in gains on the sale of strategic holding stocks



(¥ bn.)	Core underwriting income*1			Core investment profit*2			Adjusted profit	Net income
		Excl. domestic natural disasters	Domestic natural disasters		Net interest and dividend income	Others		
FY2023	30.1	134.5	-104.3	79.0	91.8	-12.8	73.6	207.9
FY2024	25.3	117.8	-92.4	81.5	115.2	-33.7	69.7	256.9

*1 Excl. the impact related to catastrophic loss reserve, contingency reserve, natural disaster policy reserves (adjusted profit basis, before tax)

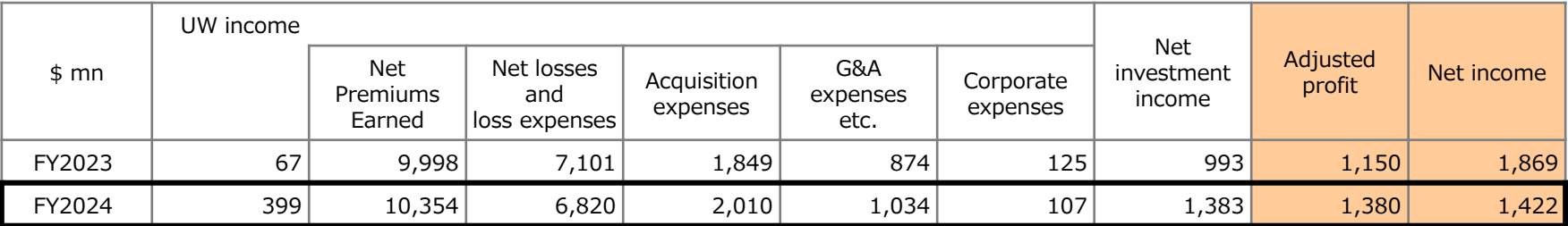
*2 Excl. the impact of gains/losses on sale of securities, etc. (adjusted profit basis, before tax)

*3 Expense with the exception of underwriting, other ordinary gains/losses, extraordinary gains/losses, corporate taxes, etc.

- FY2024 adjusted profit of \$1,380 mn. increased \$230 mn. year-over-year primarily due to strong top line growth, lower adverse prior year development and higher net investment income. FY2023 impacted by the one-time deferred tax asset benefit.

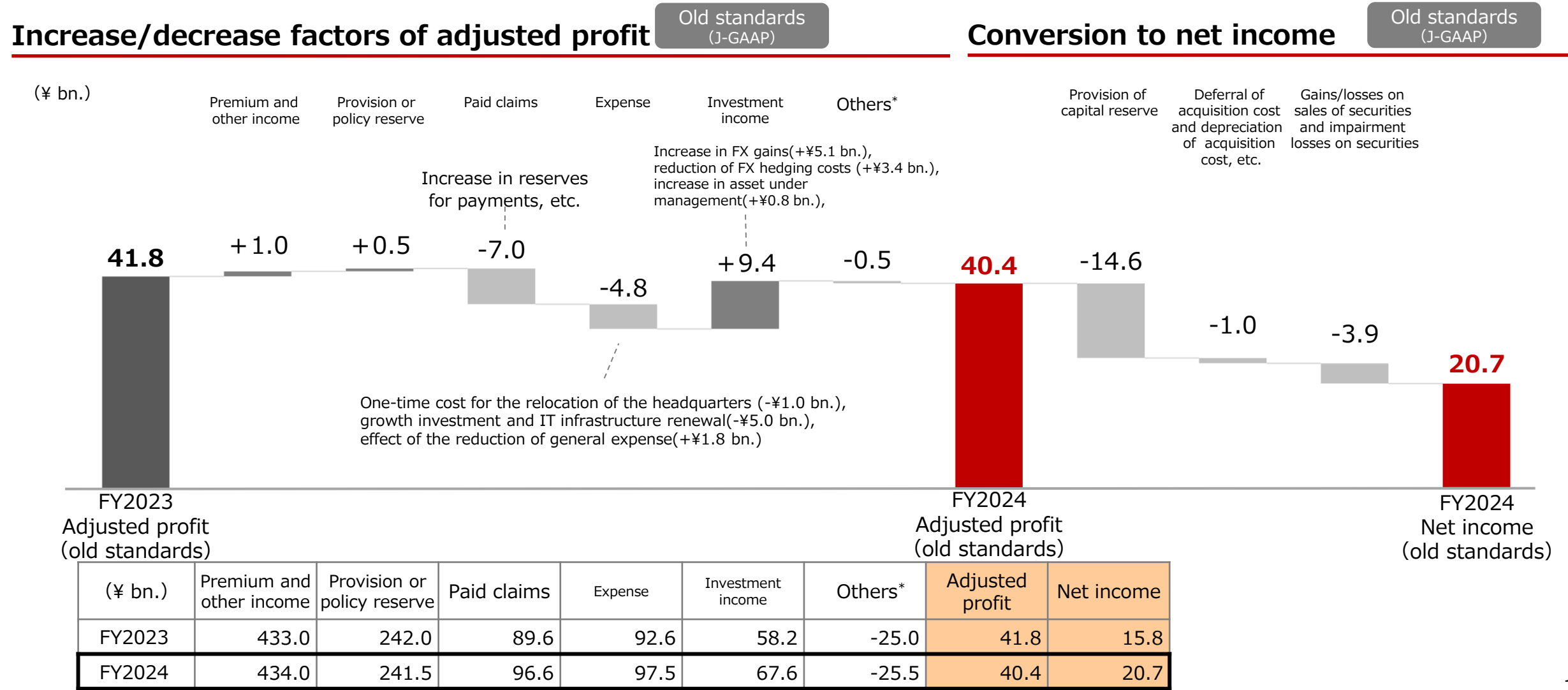
Old standards (IFRS4)

Old standards
(J-GAAP)



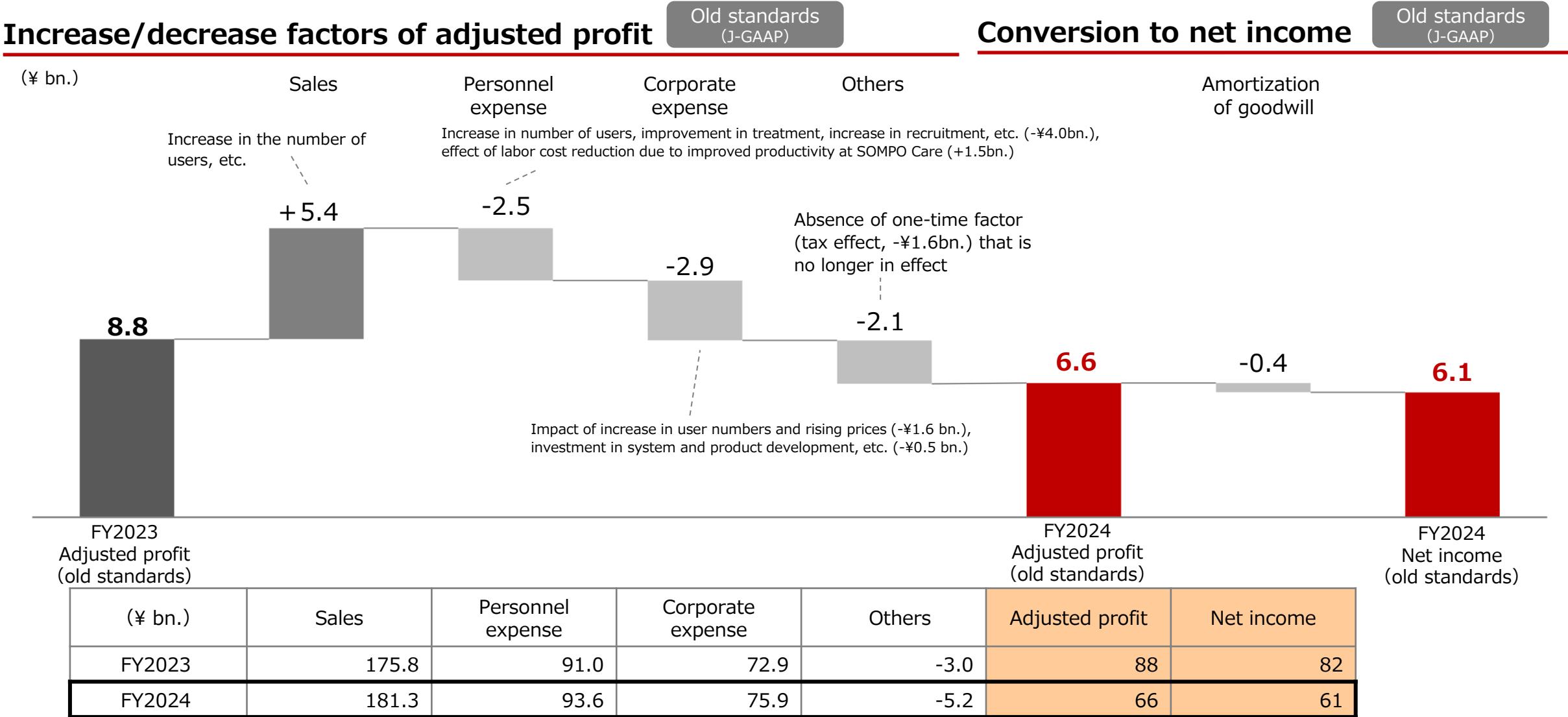
Breakdown of Adjusted Profit (Himawari Life)

- Adjusted profit for FY2024 was roughly the same as the previous year, with the increase in expenses and insurance claims paid partially offset by an increase in investment income



Breakdown of Adjusted Profit (Nursing Care)

- Adjusted profit for FY2024 exceeded the forecast (¥6.0 bn.) by ¥0.6bn. to ¥6.6 bn.
- YoY, the increase in sales due to the increase in the number of users partially offset the increase in costs due to improved treatment and rising prices, as well as the impact of one-time factor that is no longer in effect

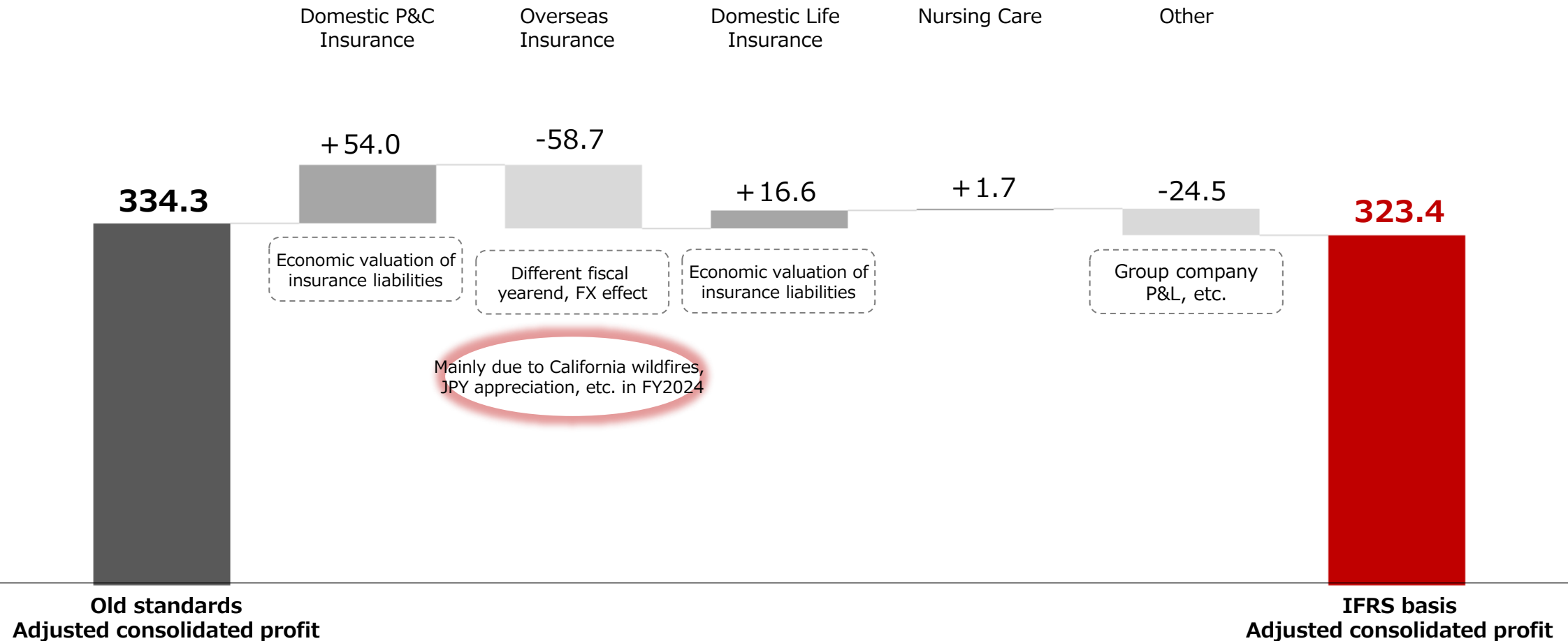


Transition to IFRS (Adjusted Consolidated Profit)

- Although adjusted profit will increase by approx. ¥40 bn. to ¥50 bn. due to the adoption of IFRS, special factors related to overseas insurance operations will result in a decrease of ¥10.9 billion compared to the previous standard in FY 2024.
- IFRS adjusted consolidated net assets for FY2024 will be approx. ¥3,610 bn., a decrease of approx. ¥120 bn. compared to the old standard

Adjusted consolidated profit for FY2024

(¥ bn.)



(Reference) Consolidated Financials

Old standards
(J-GAAP)

Consolidated

SOMPO P&C
Domestic P&C Overseas

SOMPO Wellbeing
Domestic Life Nursing Care

ERM



(¥ bn.)	FY2023	FY2024	
	Actual	Actual	Variance
Consolidated ordinary income	4,933.6	5,453.7	+ 520.1
Net premiums written	3,690.4	4,016.5	+ 326.1
Life insurance premiums	311.8	316.6	+ 4.7
Consolidated ordinary profit	488.0	552.9	+ 64.8
Sompo Japan	251.5	314.5	+ 63.0
Overseas insurance subsidiaries	261.2	264.1	+ 2.9
Himawari Life	24.6	29.4	+ 4.7
Nursing care	11.2	11.2	- 0.0
Consolidation adjustments/Others	-60.6	-66.4	- 5.8
(Of which dividend from consolidated subsidiaries)	(-93.1)	(-61.9)	(+31.1)
(Of which amortization of goodwill)	(-31.3)	(-34.0)	(-2.6)
(Of which consolidation adjustments)	(-4.0)	(-20.1)	(-16.1)
Consolidated net income	416.0	422.9	+ 6.8
Sompo Japan	207.9	256.9	+ 48.9
Overseas insurance subsidiaries	265.0	225.0	- 40.0
Himawari Life	15.8	20.7	+ 4.9
Nursing care	8.2	6.1	- 2.0
Consolidation adjustments/Others	-81.1	-86.0	- 4.8
Adjusted consolidated profit	291.0	334.3	+ 43.3
Domestic P&C insurance	72.3	66.2	- 6.1
Overseas insurance/reinsurance	163.1	218.4	+ 55.3
Domestic life insurance	41.8	40.4	- 1.3
Nursing care	8.8	6.6	- 2.1
Others	4.8	2.5	- 2.2

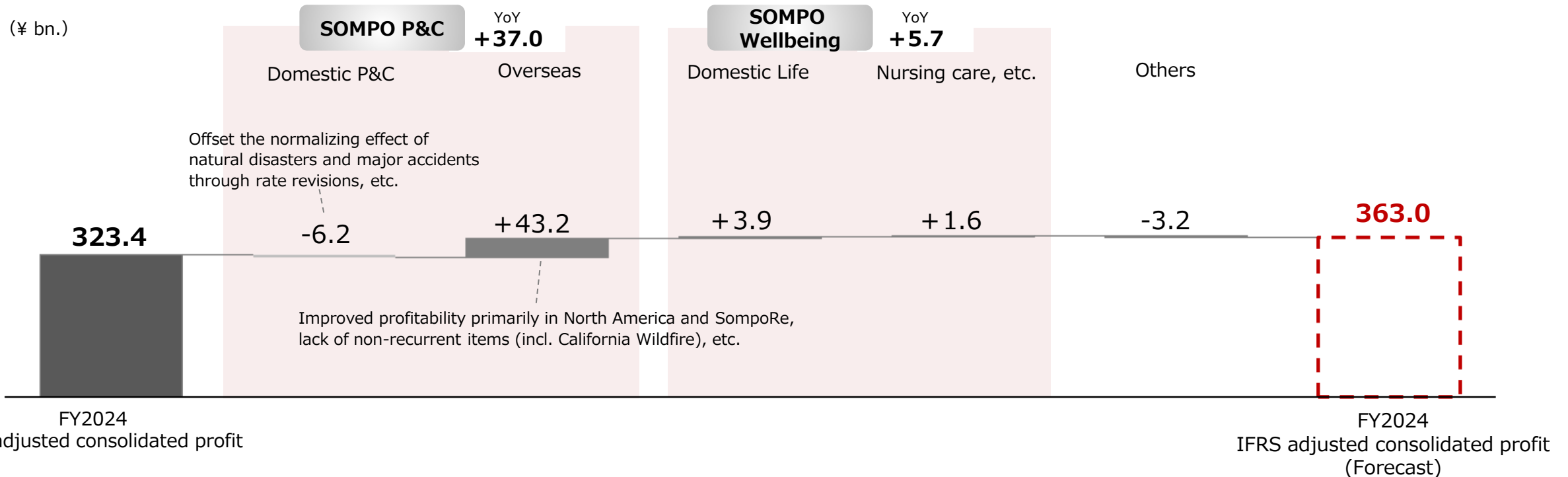
FY2025 Forecast (IFRS basis)



Breakdown of IFRS Adjusted Consolidated Profit (FY2025 Forecast)

- IFRS adjusted consolidated profit for FY2025 (forecast) is expected to increase by ¥39.5 bn. YoY to ¥363.0 bn., mainly due to an increase in underwriting profit in Overseas Business

Breakdown of IFRS Adjusted Consolidated Profit (After Tax) IFRS basis

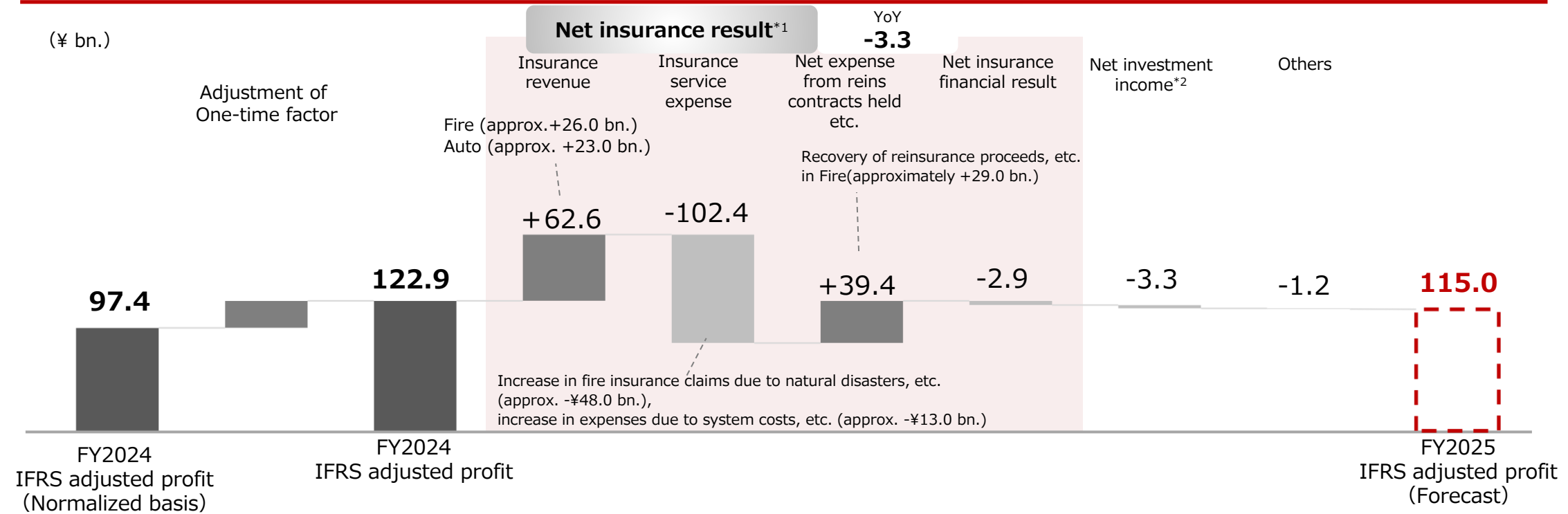


(¥ bn.)	SOMPO P&C			SOMPO Wellbeing			Others	IFRS adjusted consolidated profit
		Domestic P&C	Overseas		Domestic Life	Nursing Care		
FY2024	279.9	120.2	159.7	66.2	57.0	9.2	-22.7	323.4
FY2024 (Normalized basis)	254.4	94.7	159.7	66.2	57.0	9.2	-22.7	298.0
FY2025 (Forecast)	317.0	114.0	203.0	72.0	61.0	11.0	-26.0	363.0

Breakdown of IFRS Adjusted Profit (Sompo Japan)

- IFRS adjusted profit for FY2025 is expected to increase by ¥17.6 bn. YoY to ¥115.0 bn.
- Increases in insurance service expenses due to natural disasters and large accidents will be offset by increases in insurance revenues due to premium rate revisions.

Increase/decrease factors of IFRS adjusted profit IFRS basis



(¥ bn.)	Net insurance result					Net investment income	Others	IFRS adjusted profit
		Insurance revenue	Insurance service expense	Net expense from reinsurance contracts held etc.	Net insurance financial result			
FY2024	60.3	2,561.3	2,293.5	-184.4	-23.0	102.3	-39.7	122.9
FY2025 (Forecast)	57.0	2,624.0	2,396.0	-145.0	-26.0	99.0	-41.0	115.0

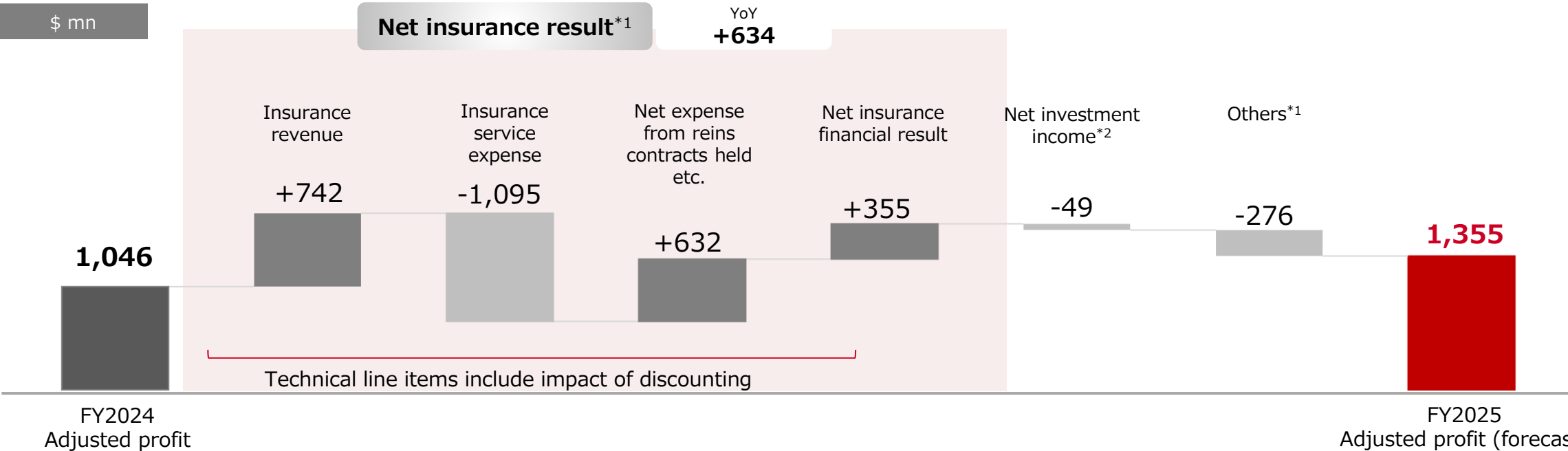
*1 Net insurance result = Insurance revenue – Insurance service expenses + Net expense from reinsurance contracts held, etc. + Net insurance result

*2 Net investment income = Interest income–Expenses related to investment + Other investment gains (losses)

Breakdown of IFRS Adjusted Profit (Overseas Insurance/Reinsurance Business)

- FY 2025 adjusted profit of \$1,355mn. driven by \$634mn. increase in net insurance result partially offset by \$212mn. increase in tax expenses

Increase/decrease factors of IFRS17 adjusted profit for Overseas Insurance Business IFRS basis



(\$ mn)	Net insurance result					Net investment income	Others	IFRS17 Adjusted profit
		Insurance revenue	Insurance service expense	Net expense from reins contracts held etc.	Net insurance financial result			
FY2024	86	14,527	-12,352	-1,238	-850	1,419	-459	1,046
FY2025 (Forecast)	721	15,270	-13,447	-606	-496	1,369	-735	1,355

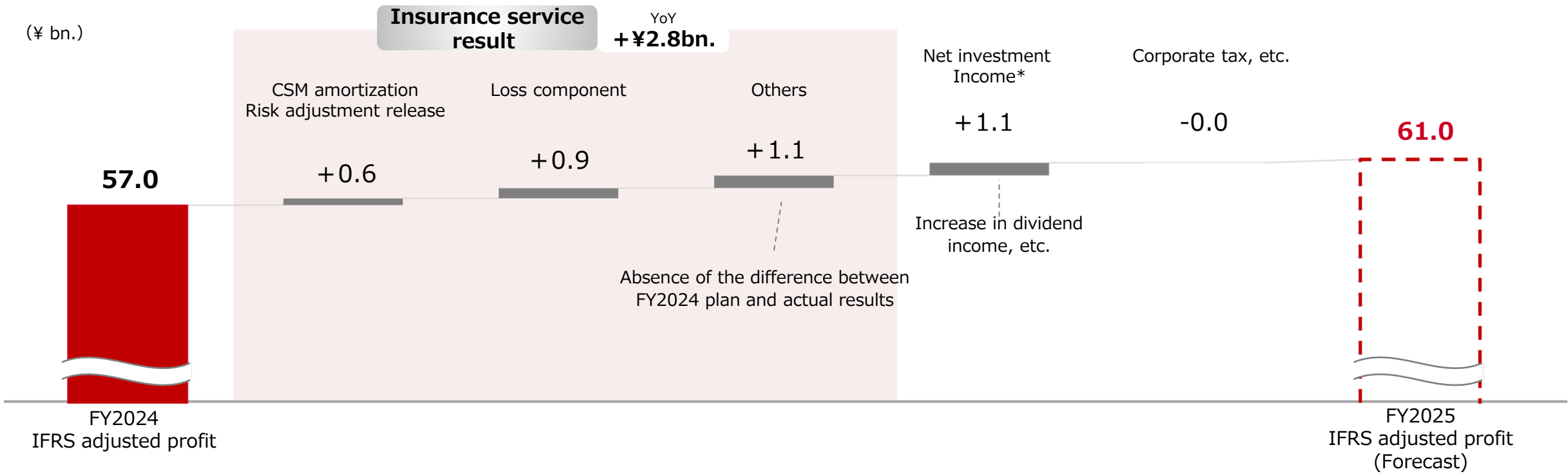
*1 Each item includes items not subject to IFRS adjustments (adjusted in "Others")

*2 SIH only (IFRS adjusted profit basis)

Breakdown of IFRS Adjusted Profit (Himawari Life)

- IFRS adjusted profit for FY2025 is expected to be ¥61.0 bn., due to an increase in insurance services profit and investment income

Increase/decrease factors of IFRS adjusted profit IFRS basis



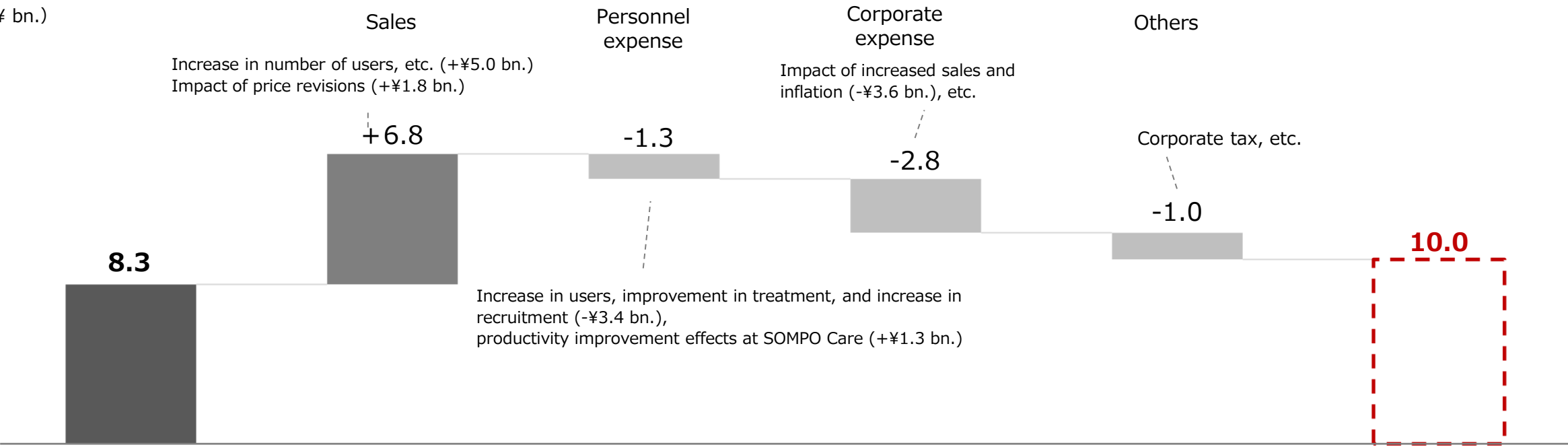
(¥ bn.)	Insurance service result	CSM amortization, Risk adjustment release	Loss component	Others	Net investment Income	Corporate tax, etc.	IFRS adjusted profit
FY2024	81.1	83.2	-2.1	-0.0	1.9	-26.0	57.0
FY2025 (Forecast)	83.9	83.9	-1.1	+1.1	3.1	-26.1	61.0

* Net gains/ losses on sales of securities and foreign exchange gains / losses are deducted

Breakdown of IFRS Adjusted Profit (Nursing Care)

- Adjusted profit for FY2025 is expected to be ¥10.0 bn., up ¥1.6 bn. YoY
- Increased costs due to improved treatment and rising prices will be offset by increased sales accompanying an increase in the number of users

Increase/decrease factors of IFRS adjusted profit IFRS basis



FY2024
IFRS adjusted profit

FY2025
IFRS adjusted profit
(Forecast)

(¥ bn.)	Sales	Personnel expense	Corporate expense	Others	IFRS adjusted profit
FY2024	181.3	94.4	74.9	-3.6	8.3
FY2025 (Forecast)	188.2	95.8	77.7	-4.6	10.0

(Reference) Consolidated Financials

IFRS basis

Consolidated

SOMPO P&C		SOMPO Wellbeing	
Domestic P&C	Overseas	Domestic Life	Nursing Care

ERM



(¥ bn.)	FY2023	FY2024		FY2025	
	Actual	Actual	Variance	Forecast	Variance
Insurance revenue	4,836.8	5,065.5	+228.7	5,200.0	+134.4
IFRS net income	529.6	243.1	-286.5	335.0	+91.8
Sompo Japan	288.4	119.8	-168.6	213.9	+94.0
Overseas insurance subsidiaries	279.6	173.7	-105.9	205.4	+31.6
Himawari Life	75.7	29.8	-45.8	47.9	+18.0
Nursing care	7.0	5.3	-1.7	7.9	+2.5
Consolidation adjustments/Others	-1,211.3	-85.7	+35.6	-140.1	-54.4
IFRS adjusted consolidated profit	335.9	323.4	-12.5	363.0	+39.5
SOMPO P&C	335.0	279.9	-55.1	317.0	+37.0
Domestic P&C	117.5	120.2	+2.6	114.0	-6.2
Overseas	217.5	159.7	-57.8	203.0	+43.2
SOMPO Wellbeing	68.9	66.2	-2.6	72.0	+5.7
Domestic Life	59.7	57.0	-2.7	61.0	+3.9
Nursing Care	8.0	8.3	+0.2	10.0	+1.6
Others	-68.0	-22.7	+45.2	-26.0	-3.2

Appendix

Domestic P&C Business	25
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ERM	54

Key figures disclosure policy for FY2025

Domestic P&C	Old standard (J-GAAP)
Overseas	Old standard (IFRS4)
Domestic Life	IFRS basis
Nursing Care	IFRS bass
ERM	Old standard (J-GAAP)

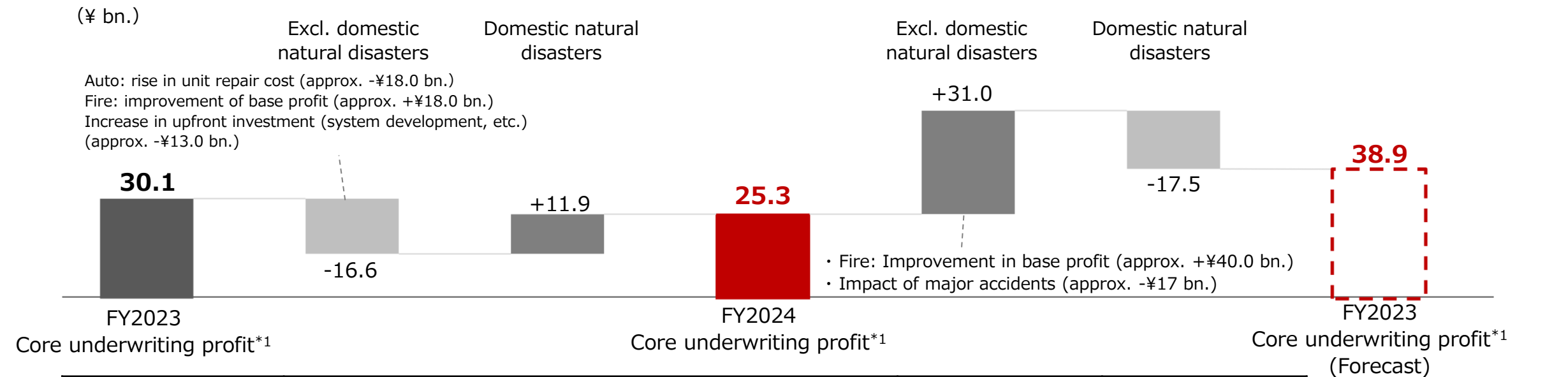


Underwriting Profit (Sompo Japan)

- Core underwriting profit for FY2024 was ¥25.3 bn., with improved Fire profitability partially offsetting higher Auto loss ratio and upfront investment costs
- Despite the expected increase in natural disasters and large accidents, core underwriting profit for FY2025 is expected to increase due to improved base profit in Fire insurance and other factors

Increase/decrease factors of core underwriting profit (before tax)

Old standards
(J-GAAP)



(¥ bn.)	Core underwriting profit*1			Catastrophic loss reserve, etc.*2	Underwriting income
		Excl. domestic natural disasters	Domestic natural disasters		
FY2023	30.1	134.5	-104.3	22.7	52.8
FY2024	25.3	117.8	-92.4	-77.2	-51.9
FY2025 (Forecast)	38.9	148.9	-110.0	-78.9	-40.0

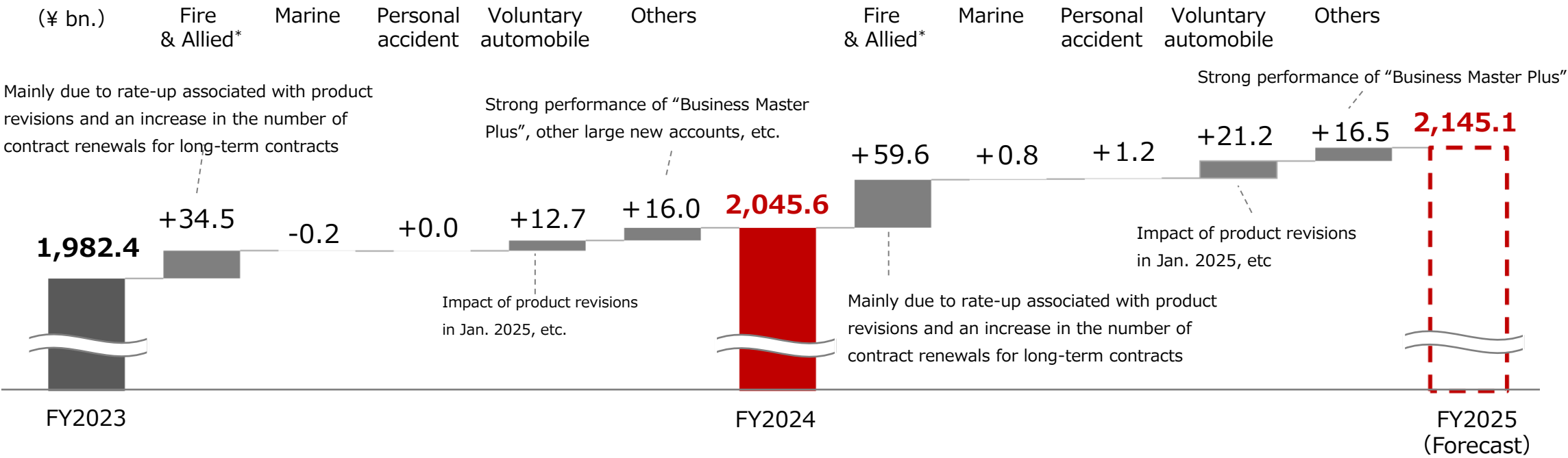
*1 Core underwriting profit is underwriting profit less the impact related to catastrophic loss reserve, contingency reserve, natural disaster policy reserves

*2 Catastrophic loss reserve, contingency reserve, natural disaster reserve

Net Premiums Written (Sompo Japan)

- Net insurance premiums for FY2024 increased by ¥63.1 bn. YoY to ¥2,045.6 bn. due to the impact of product revisions in Auto and Fire and expanded sales of Casualty
- In addition to the optimization of rates for Fire and Auto, stable growth in revenue from Casualty is expected to result in a ¥99.5 bn. increase in revenue YoY for FY2025.

Increase/decrease factors of net premiums written (excl. CALI, household earthquake) Old standards (J-GAAP)

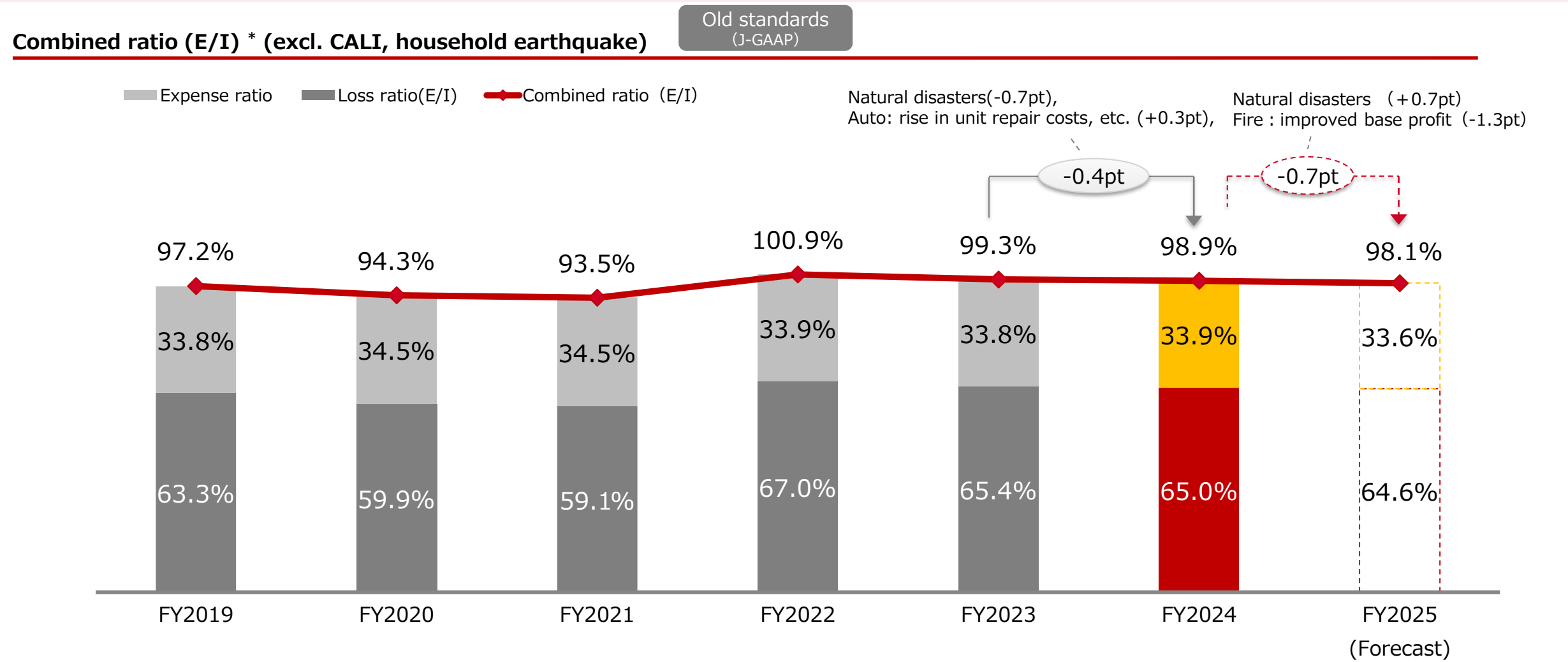


(¥ bn.)	Fire & Allied*	Marine	Personal accident	Voluntary automobile	Others		Total (excl. CALI, household earthquake)	Total
						Of which Liability		
FY2023	342.0	53.6	153.4	1,082.4	350.8	162.4	1,982.4	2,177.9
FY2024	376.6	53.3	153.5	1,095.1	366.8	169.1	2,045.6	2,229.9
FY2025 (Forecast)	436.2	54.1	154.8	1,116.4	383.4	170.8	2,145.1	2,330.0

* Excl. household earthquake

Combined Ratio (Sompo Japan)

- Combined ratio improved by 0.4pt to 98.9% in FY2024, mainly due to a decrease in the loss ratio
- Combined ratio expected to improve by 0.7pt in FY2025 due to improvements in both the loss ratio and expense ratio



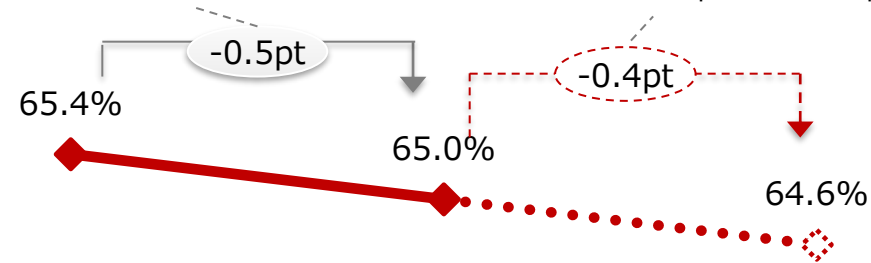
Loss Ratio/Expense Ratio (Sompo Japan)

- Loss ratio improved by 0.5pt YoY in FY2024 and is expected to remain at the same level in FY2025, showing steady improvement
- Expense ratio remained largely unchanged in FY2024 and is expected to improve in FY2025, as the impact of upfront investments such as new enterprise IT system amortization will be offset by a decline in the agency commission ratio

Loss ratio (E/I) (excl. CALI, household earthquake) Old standards (J-GAAP)

Natural disasters (-0.7pt)
Auto: rise in unit repair costs, etc. (+0.3pt)

Natural disasters (+0.7pt)
Fire : improved base profit (-1.3pt)

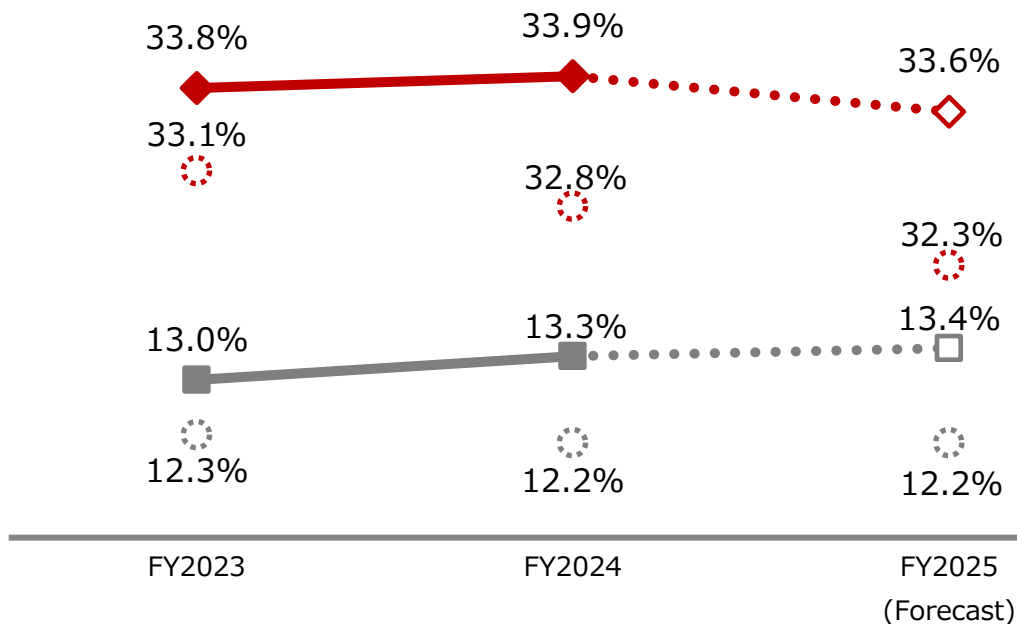


	FY2023		FY2024		FY2025 (Forecast)	
	Actual		Actual	Variance	Forecast	Variance
Fire & Allied (Excl. household)	67.8%		60.3%	-7.5pt	62.0%	+1.7pt
Marine	66.2%		56.9%	-9.3pt	63.4%	+6.4pt
Personal Accident	55.7%		59.8%	+4.2pt	60.1%	+0.3pt
Voluntary Automobile	67.5%		69.8%	+2.3pt	68.6%	-1.2pt
Others	60.6%		59.2%	-1.5pt	57.9%	-1.3pt
Total (Excl. CALI, household earthquake)	65.4%		65.0%	-0.5pt	64.6%	-0.4pt

* Foreign exchange impact (withdraw) on foreign currency reserve for outstanding claims in FY2024 : ¥1.1 bn.

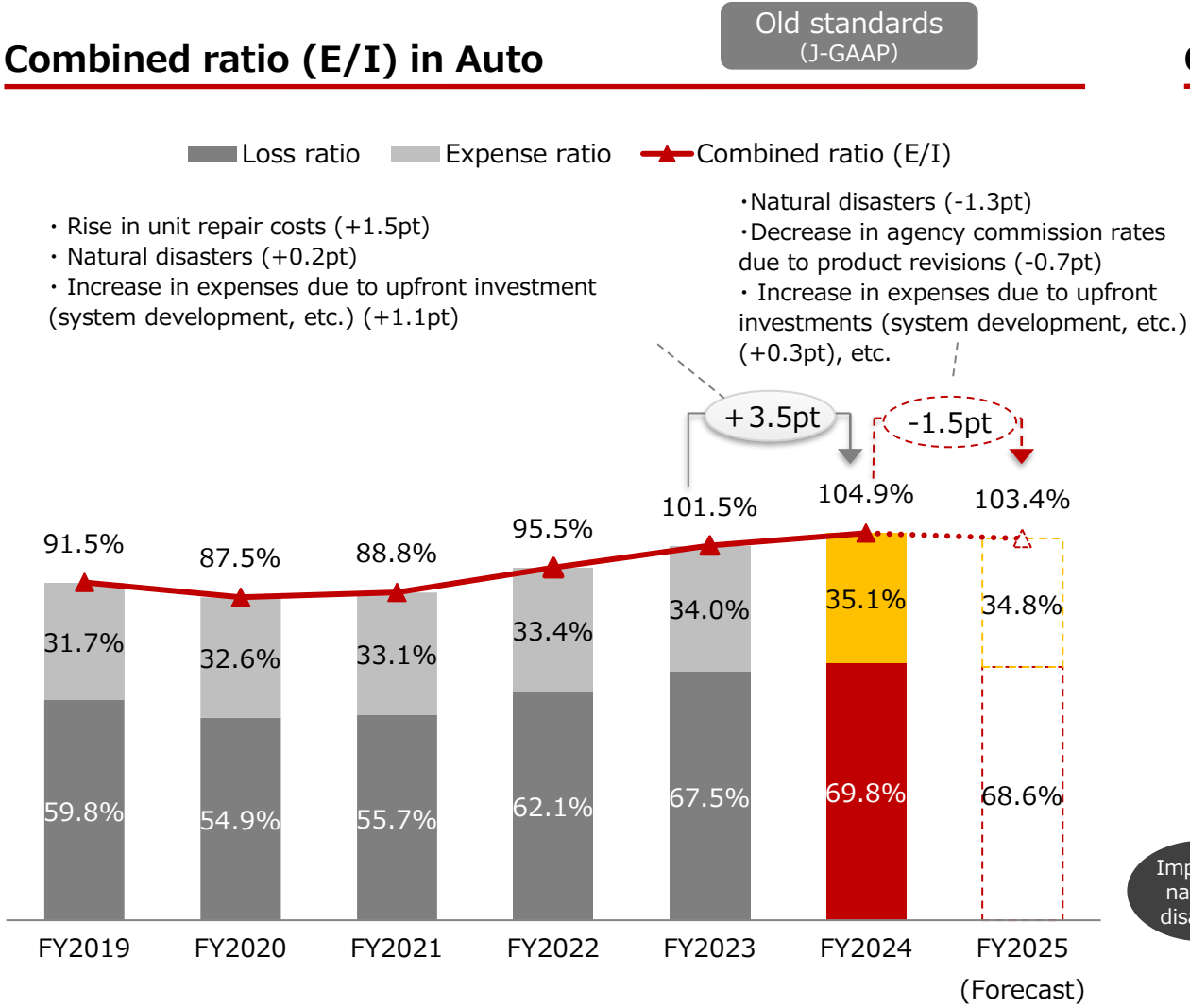
Expense ratio Old standards (J-GAAP)

- Net expense ratio (Excl. CALI, household earthquake)
- Net expense ratio (Excl. CALI, household earthquake, depreciation for new enterprise system)
- Company expense ratio (Excl. CALI, household earthquake)
- Company expense ratio (Excl. CALI, household earthquake, depreciation for new enterprise system)

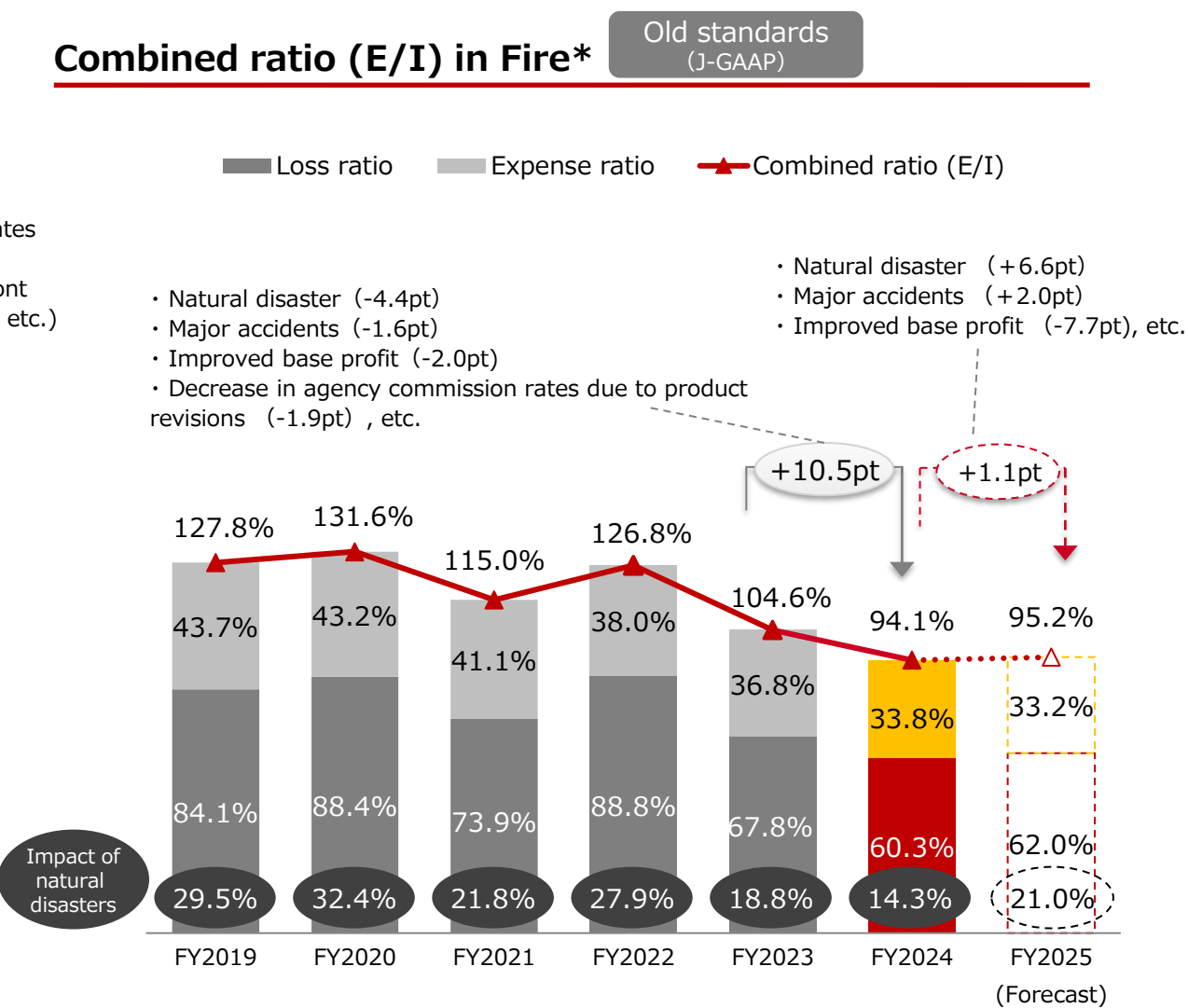


(Reference) Indicators Related to Auto and Fire Insurance (Sompo Japan)

Combined ratio (E/I) in Auto



Combined ratio (E/I) in Fire*

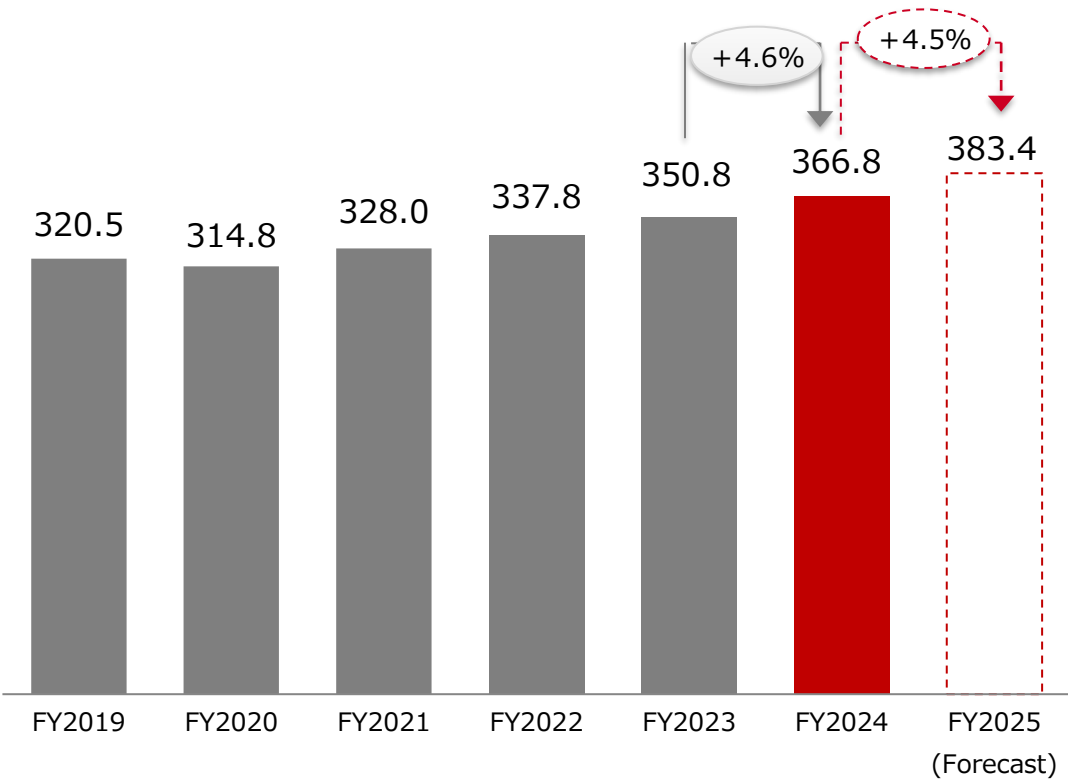


* Excl. household earthquake

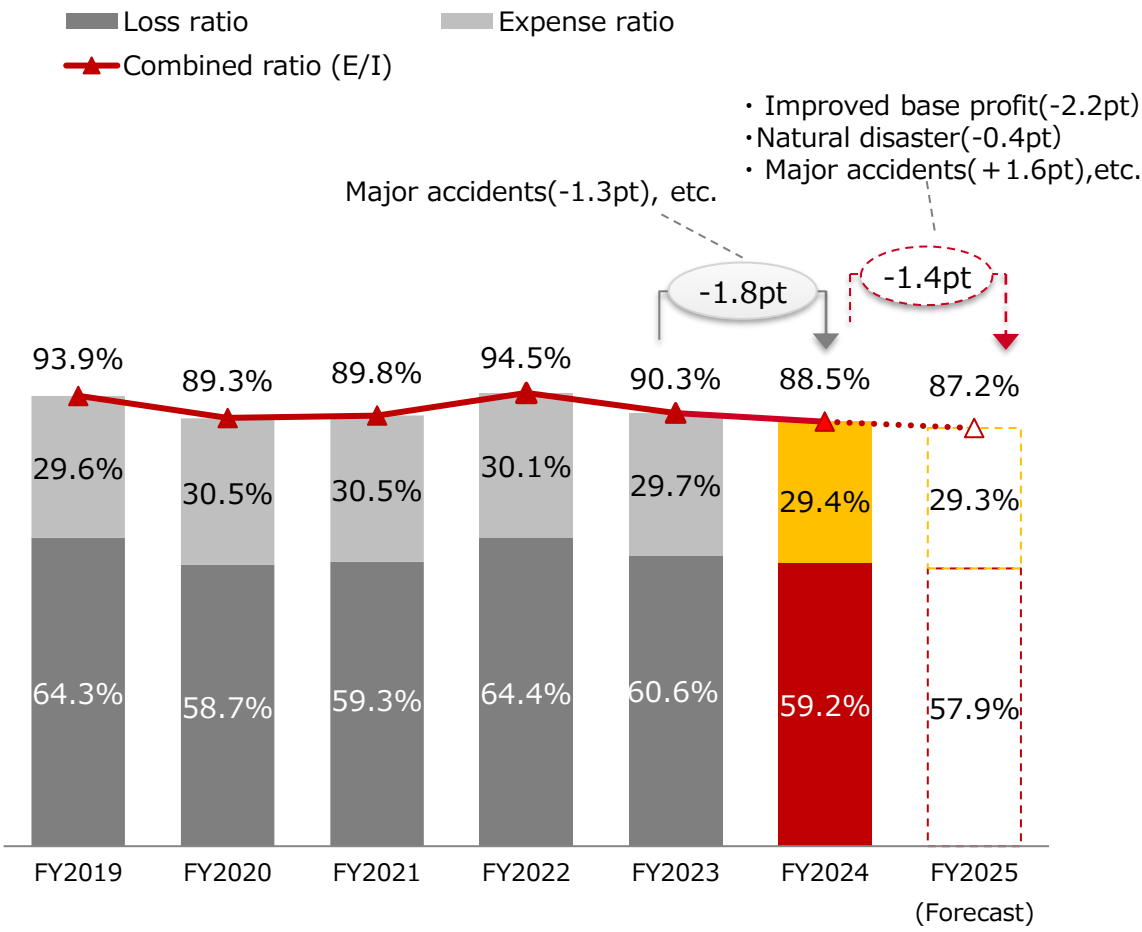
(Reference) Indicators Related to Casualty (Others) (Sompo Japan)

Casualty (Other) insurance net premiums written Old standards (J-GAAP)

(¥ bn.)



Casualty (Other) insurance combined ratio (E/I) Old standards (J-GAAP)

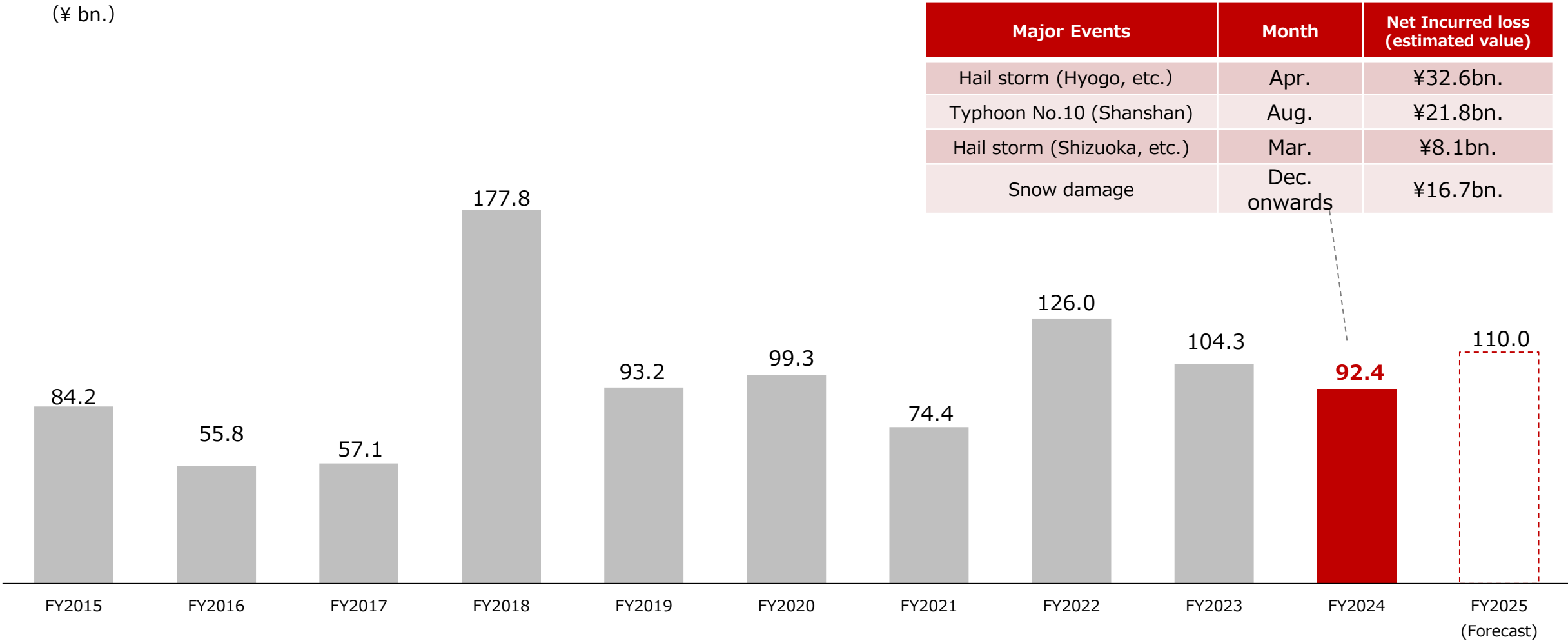


(Reference) Domestic Natural Disasters (Sompo Japan)

Net incurred losses related to domestic natural disasters (accident year basis)*

Old standards
(J-GAAP)

(¥ bn.)

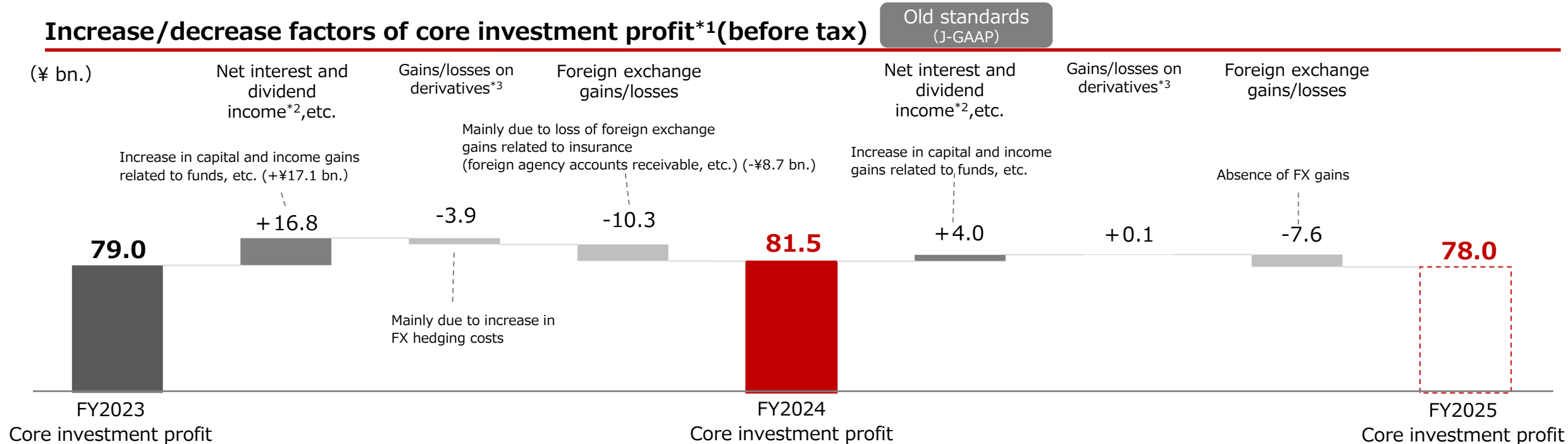


Major Events	Month	Net Incurred loss (estimated value)
Hail storm (Hyogo, etc.)	Apr.	¥32.6bn.
Typhoon No.10 (Shanshan)	Aug.	¥21.8bn.
Hail storm (Shizuoka, etc.)	Mar.	¥8.1bn.
Snow damage	Dec. onwards	¥16.7bn.

* Excl. CALI, household earthquake

Investment Profit (Sompo Japan)

- Core investment profit for FY2024 increased by ¥2.5 bn. YoY to ¥81.5 bn., mainly due to higher fund-related income and distributions
- Core investment profit for FY2025 is expected to remain largely unchanged YoY at ¥78.0 bn.



(¥ bn.)	Net interest and dividend income* ² , etc.	Gains/losses on derivatives* ³	Foreign exchange gains/losses	Core investment profit* ¹	Gains/losses on sales of securities and impairment losses on securities	Of which gains/losses on sales of domestic stocks	Others* ⁴	Investment Profit (J-GAAP basis)	Reduction of strategic holding stocks
FY2023	77.6	-16.5	17.9	79.0	42.1	58.7	92.3	213.5	75.1
FY2024	94.4	-20.5	7.6	81.5	244.8	298.6	62.8	389.2	429.3
FY2025 (Forecast)	98.5	-20.4	-	78.0	137.2	151.0	125.5	340.8	Above 200.0

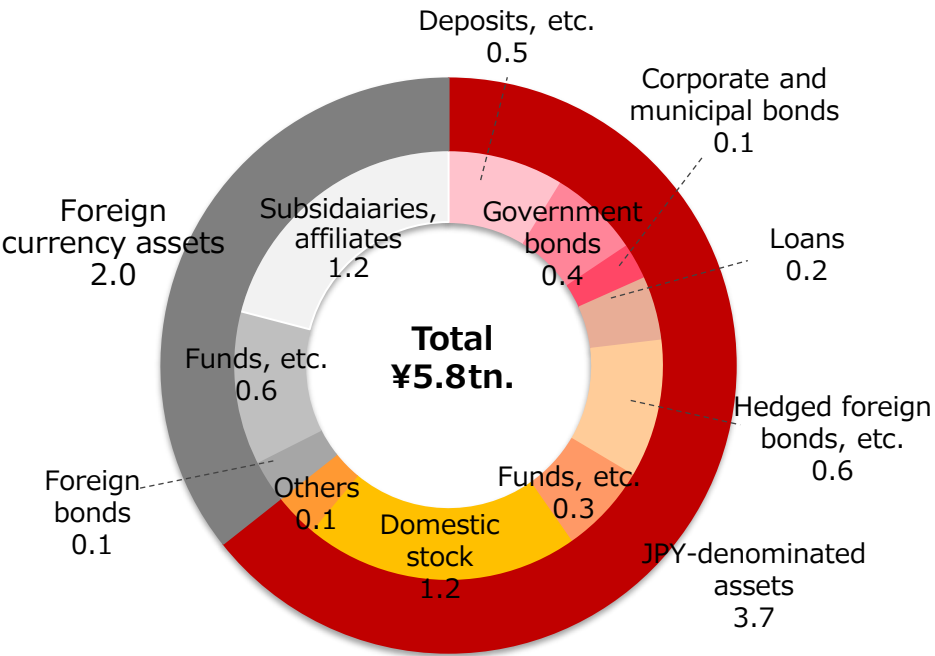
*1 Excl. dividend from consolidated subsidiaries and gains/losses on stock futures, etc. *2 Net interest and dividend income (excl. dividend from consolidated subsidiaries), investment gains/losses on money trusts, gains/losses on redemption of securities, Other investment income/expenses, transfer of interest and dividend income on deposits of premiums, etc.

*3 Excl. gains/losses on stock futures, etc. *4 Dividend from consolidated subsidiaries and gains/losses on stock futures, etc.

(Reference) Asset Portfolio (Sompo Japan)

Asset portfolio (as of the end of Mar. 2025, General account)

(¥ tn.)



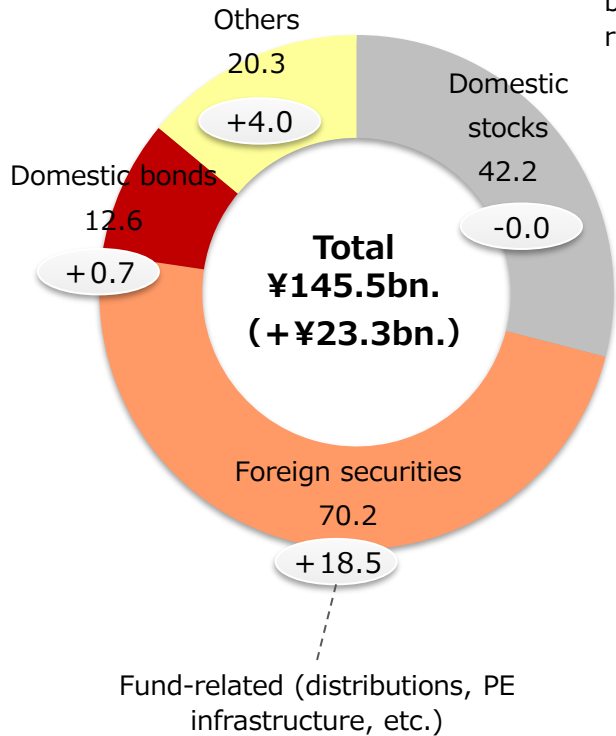
		End of Mar. 2023	End of Mar. 2024	End of Mar. 2025
Income yield*		3.0%	3.3%	4.0%
Duration (years)	Asset	7.9	7.5	6.0
	Liability	7.6	7.0	6.5

*1 12-month average, excl. overseas subsidiaries' holding shares, etc.

Old standards
(J-GAAP)

Breakdown of interest and dividend income

(¥ bn.)

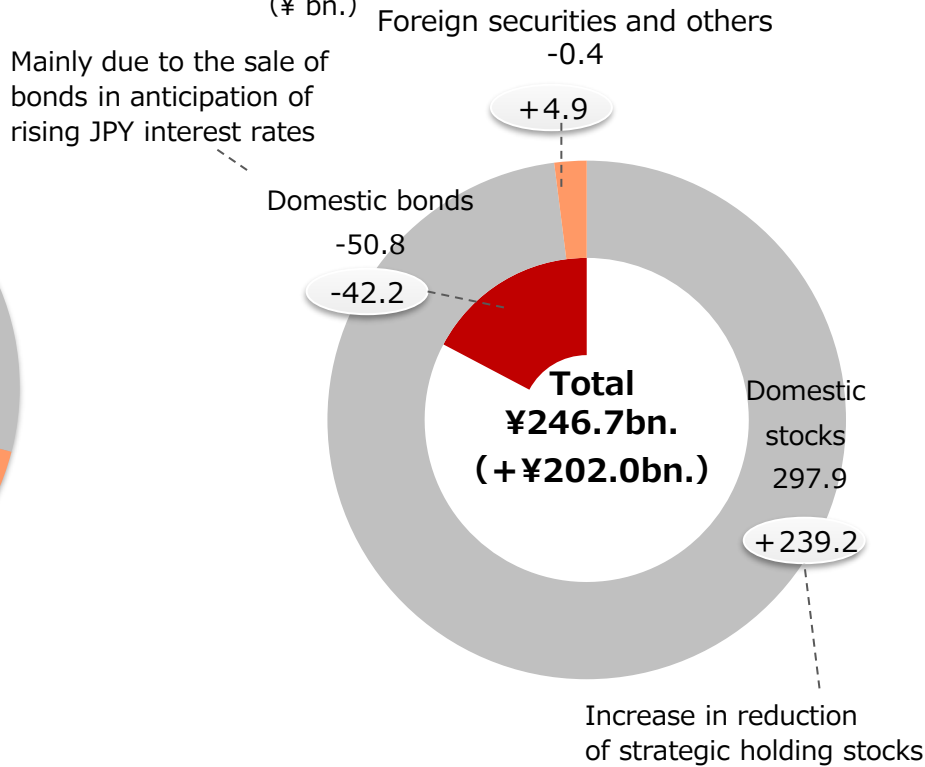


Impact of sale of ultra-long-term JPY-denominated bonds

Old standards
(J-GAAP)

Breakdown of gains/losses on sales of securities

(¥ bn.)



: Variance from previous year

*2 Based on adjusted profit (before tax), excluding dividends from overseas group companies.

(Reference) Financials (Sompo Japan)

Old standards
(J-GAAP)

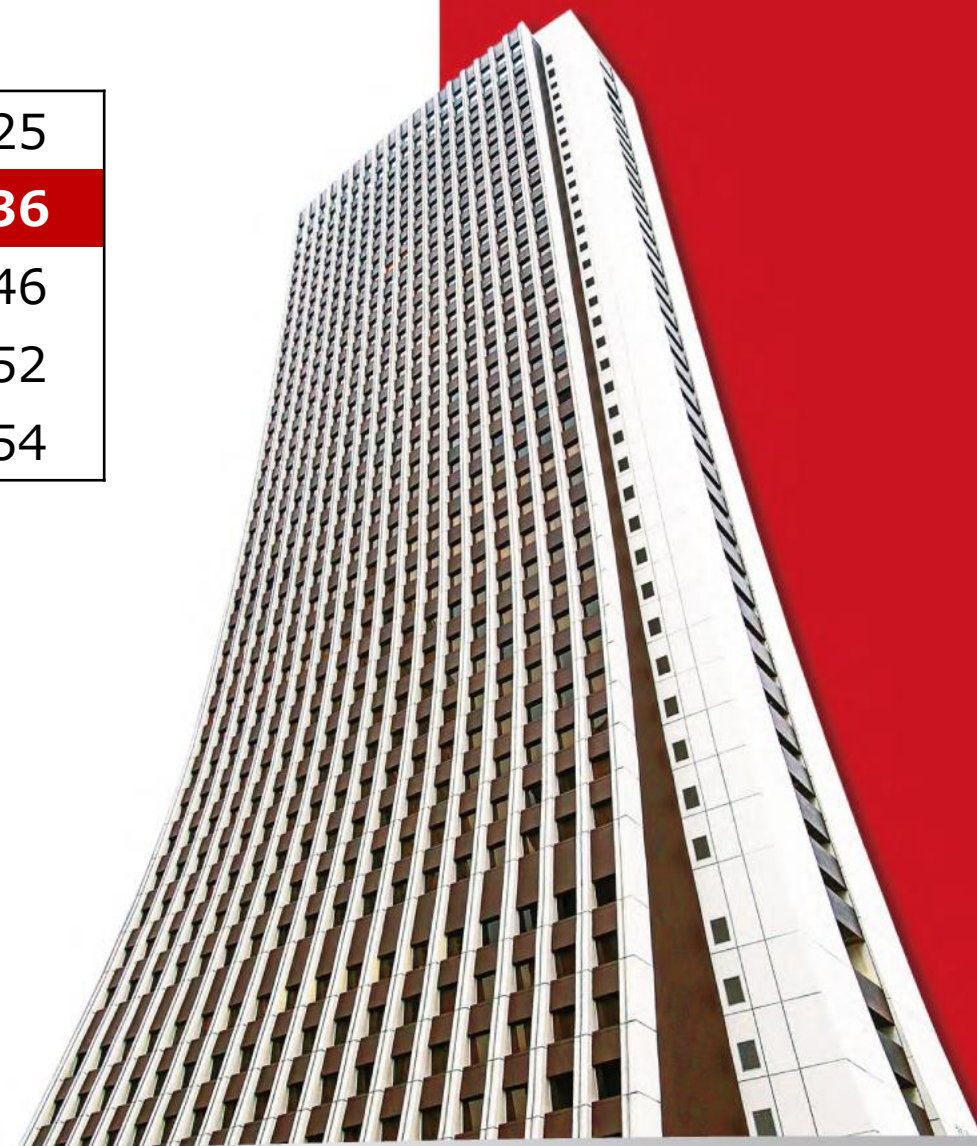
(¥ bn.)	FY2023	FY2024		FY2025	
	Actual	Actual	Variance	Forecast	Variance
Net premiums written (total)	2,177.9	2,229.9	+51.9	2,330.0	+100.0
Net premiums written* ¹	1,982.4	2,045.6	+63.1	2,145.1	+99.5
Net premiums earned* ¹	2,029.2	2,069.4	+40.1	2,137.3	+67.9
Net losses and loss expenses* ¹	1,229.0	1,233.2	+4.2	1,259.6	+26.3
Expense* ¹	671.0	693.5	+22.4	719.8	+26.3
E/I loss ratio* ¹	65.4%	65.0%	-0.5pt	64.6%	-0.4pt
Written paid (W/P) loss ratio* ¹	65.3%	64.1%	-1.2pt	64.9%	+0.8pt
Expense ratio* ¹	33.8%	33.9%	+0.1pt	33.6%	-0.3pt
Combined ratio (E/I) * ¹	99.3%	98.9%	-0.4pt	98.1%	-0.7pt
(Reference) Combined ratio (W/P)* ¹	99.1%	98.0%	-1.1pt	98.4%	+0.4pt
Underwriting profit	52.8	-51.9	-104.7	-40.0	+11.9
Investment profit	213.5	389.2	+175.7	340.8	-48.4
Ordinary profit	251.5	314.5	+63.0	283.5	-31.0
Net income	207.9	256.9	+48.9	238.0	-18.9
Adjusted profit	Provisions for catastrophic loss reserve (after tax)	-13.2	+55.8	+69.1	-
	Provisions for reserve for price fluctuation (after tax)	+3.2	+3.2	-0.0	-
	Gains/losses on sales of securities and impairment losses on securities (after tax)	-29.7	-181.1	-151.3	-
	Special factors (after tax)* ²	-94.5	-65.2	+29.3	-
	Adjusted profit	73.6	69.7	-3.9	-

*1 Excluding CALI, household earthquake

*2 Dividend from consolidated subsidiaries and gains/losses related to stock futures, etc.

Appendix

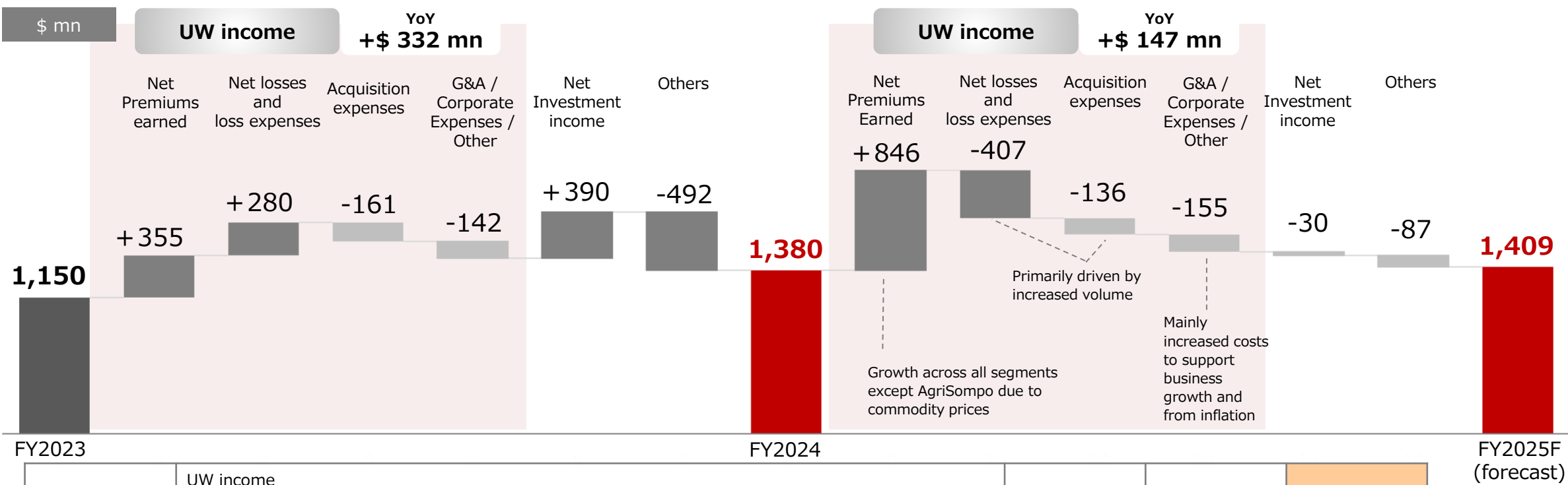
Domestic P&C Business	25
Overseas Insurance and Reinsurance Business	36
Domestic Life Insurance Business	46
Nursing Care Business	52
ERM	54



Breakdown of Adjusted Profit

- FY2024 adjusted profit of \$1,380 mn. increased \$230 mn. year-over-year primarily due to strong top line growth, lower adverse prior year development and higher net investment income. FY2023 impacted by the one-time deferred tax asset benefit.
- FY2025 adjusted profit expected to increase by 2.1% primarily driven by higher underwriting income.

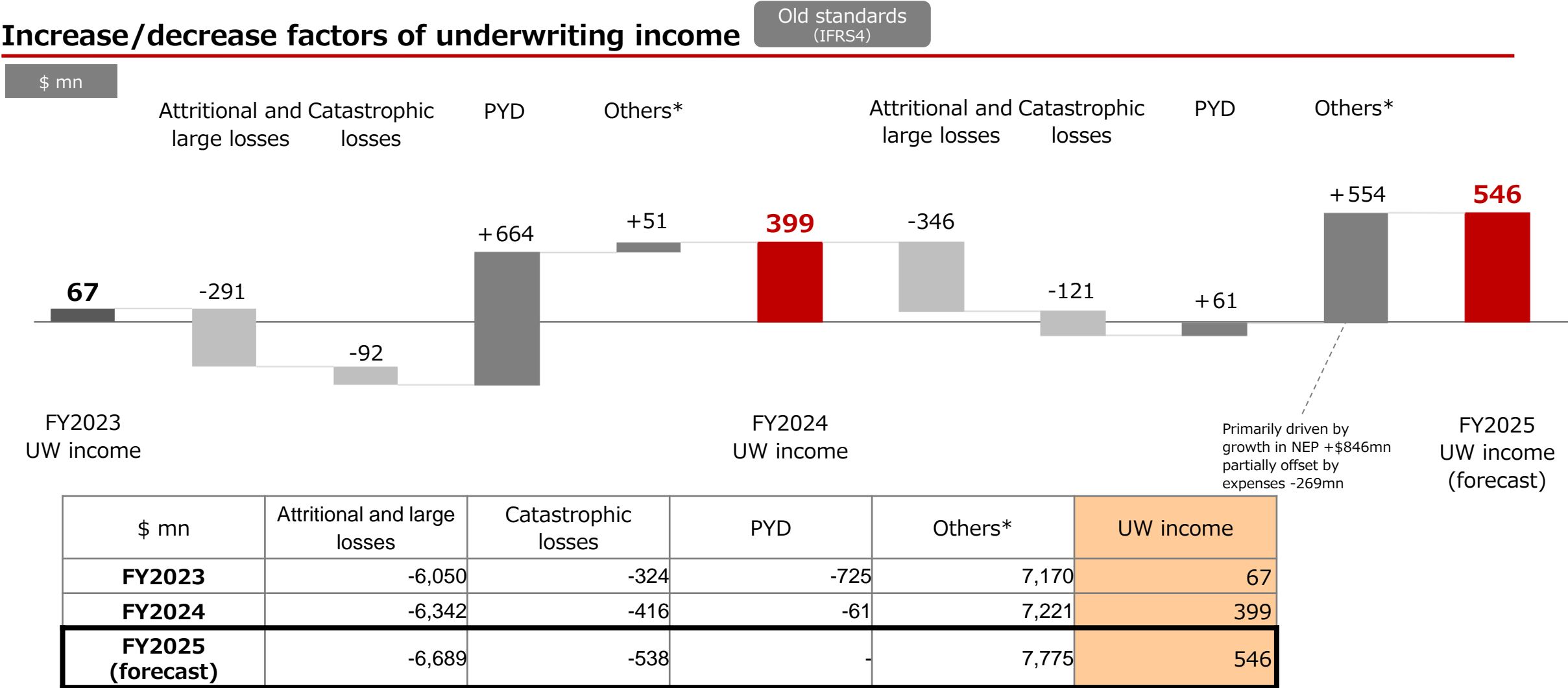
Increase/decrease factors of adjusted profit Old standards (IFRS4)



\$ mn	UW income						Net investment income	Others	IFRS4 Adjusted profit
		Net Premiums Earned	Net losses And loss expenses	Acquisition expenses	G&A expenses	Corporate Expenses			
FY2023	67	9,998	7,101	1,849	874	125	993	89	1,150
FY2024	399	10,354	6,820	2,010	1,034	107	1,383	-402	1,380
FY2025 (forecast)	546	11,200	7,227	2,147	1,167	122	1,352	-489	1,409

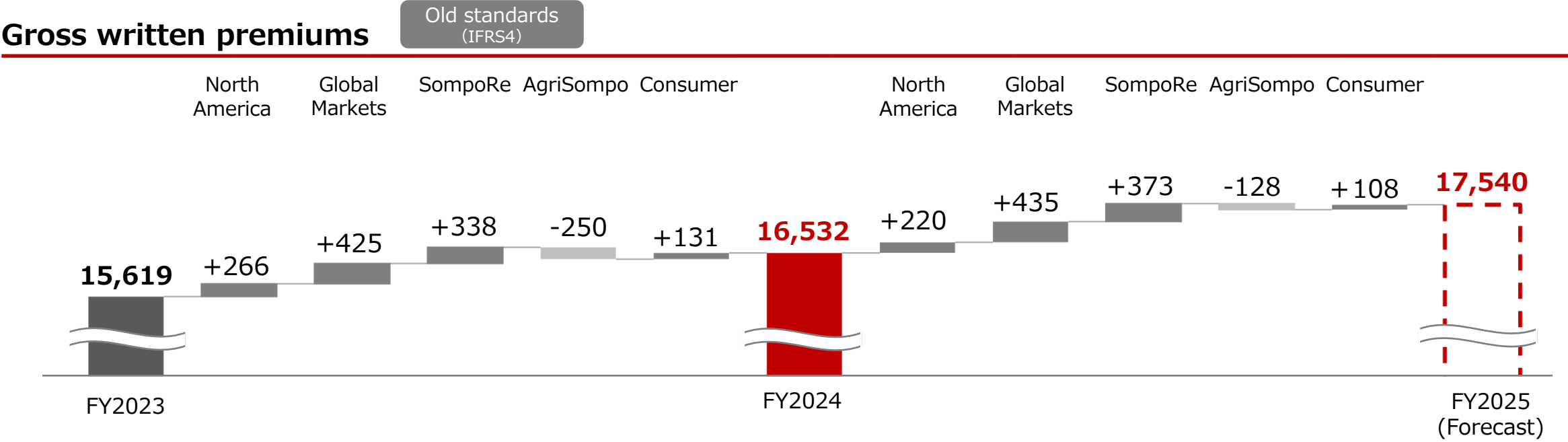
Underwriting Income

- FY2024 Underwriting Income of \$507mn. primarily driven by lower prior year reserve development of \$664mn. and higher Net earned premiums of \$355mn. partially offset by increased acquisition expenses and G&A expenses driven by business growth



Top-Line (Gross Written Premiums)

- FY2024 and FY2025 GWP increase driven by all business segments except AgriSompo, which declined due to commodity prices in North America



		North America	Global Markets	SompoRe	AgriSompo	Consumer	Total
Gross premiums written (\$ mn)	FY2023	4,731	2,567	4,194	2,877	1,249	15,619
	FY2024	4,997	2,993	4,532	2,627	1,381	16,532
	FY2025 (forecast)	5,218	3,428	4,906	2,498	1,489	17,540
Retention ratio (%)	FY2023	56.1%	55.7%	87.9%	48.3%	82.6%	65.2%
	FY2024	54.7%	57.2%	88.0%	48.7%	82.0%	65.6%
	FY2025 (forecast)	59.1%	59.6%	87.7%	50.1%	82.8%	67.9%

Combined Ratio

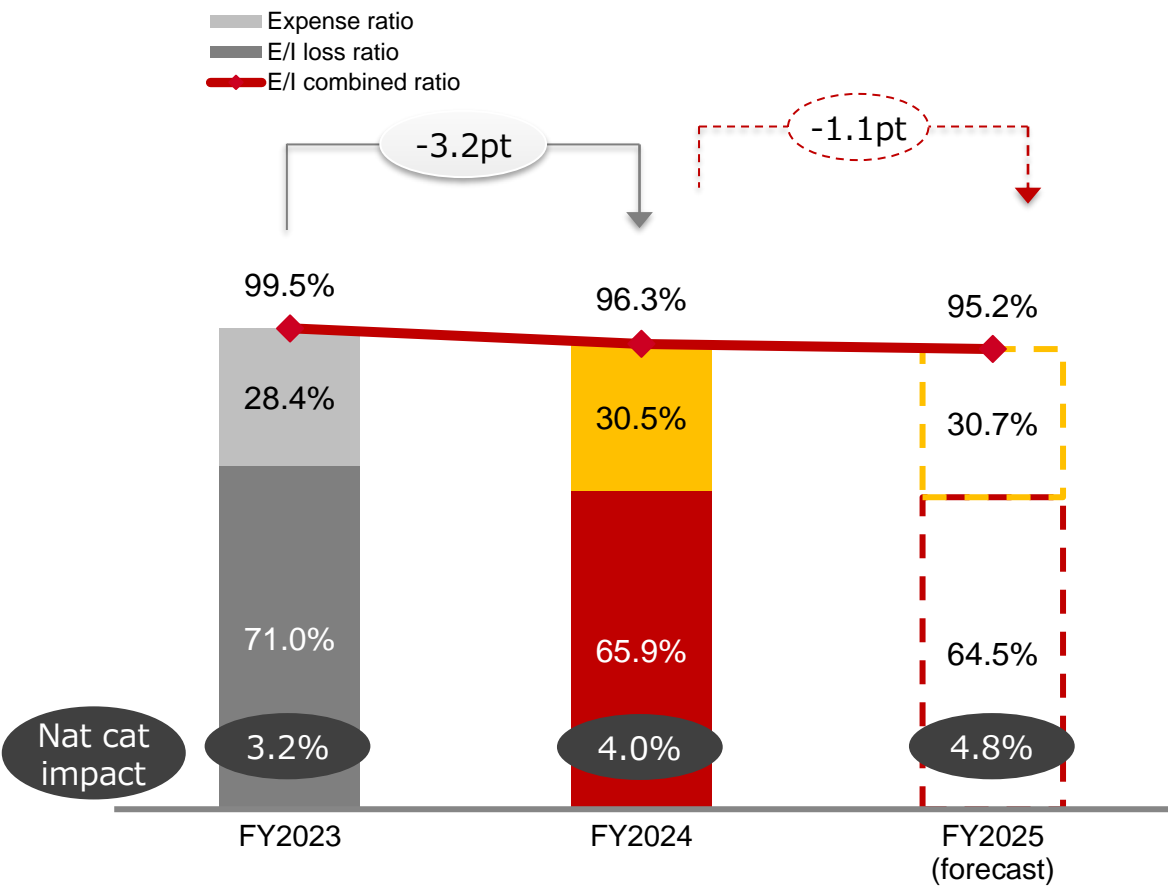
- FY2024 combined ratio decrease driven by prior year reserve strengthening in FY2023 partially offset by higher expense ratio from increased costs to support business growth
- FY2025 combined ratio decrease driven by lower loss ratio partially offset by slight increase in expense ratio from continuing to invest in business growth

E/I combined ratio

Old standards (IFRS4)

E/I combined ratio by segments

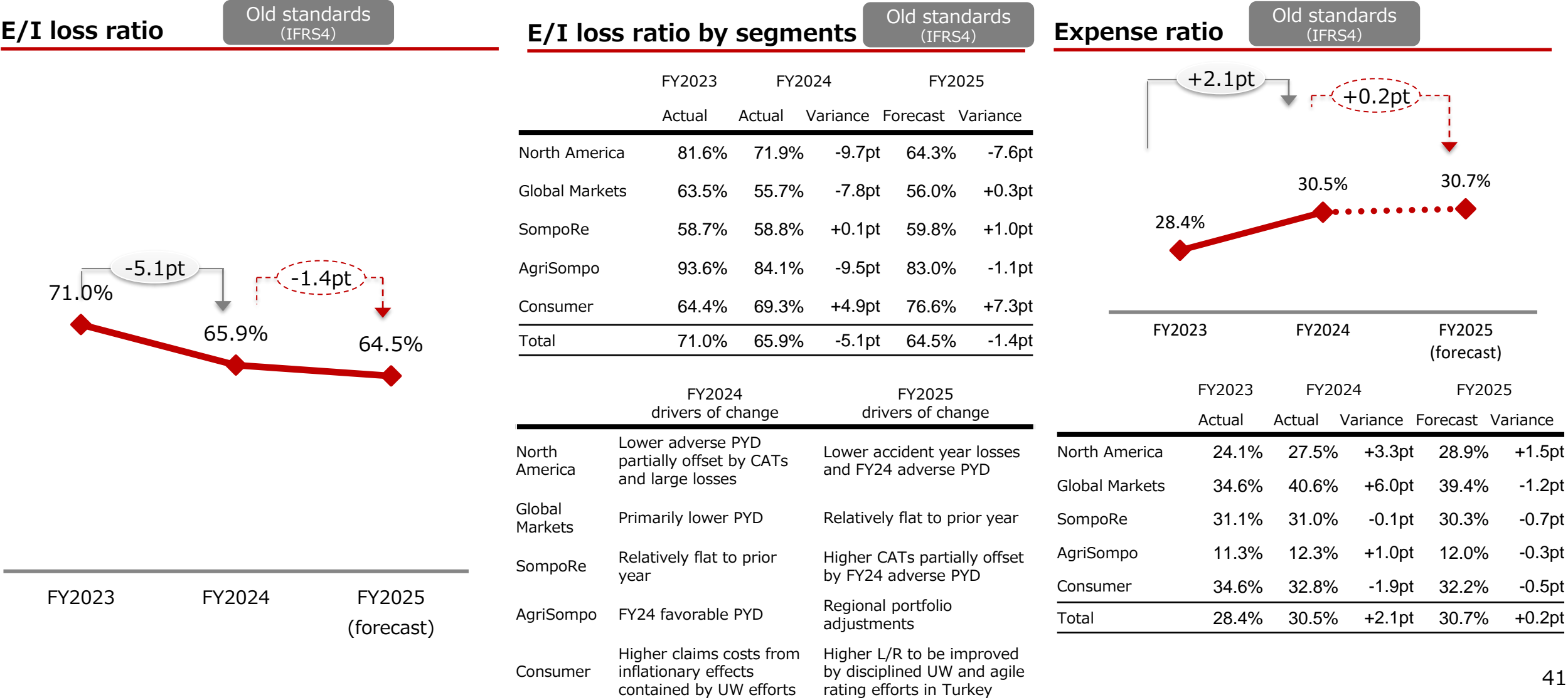
Old standards (IFRS4)



	FY2023		FY2024		FY2025	
	Actual		Actual	Variance	Forecast	Variance
North America	105.7%		99.4%	-6.3pt	93.2%	-6.2pt
Global Markets	98.2%		96.3%	-1.9pt	95.4%	-0.9pt
SompoRe	89.8%		89.8%	+0.0pt	90.0%	+0.2pt
AgriSompo	104.9%		96.4%	-8.5pt	95.0%	-1.4pt
Consumer	99.0%		102.1%	+3.1pt	108.8%	+6.7pt
Total	99.5%		96.3%	-3.2pt	95.2%	-1.1pt

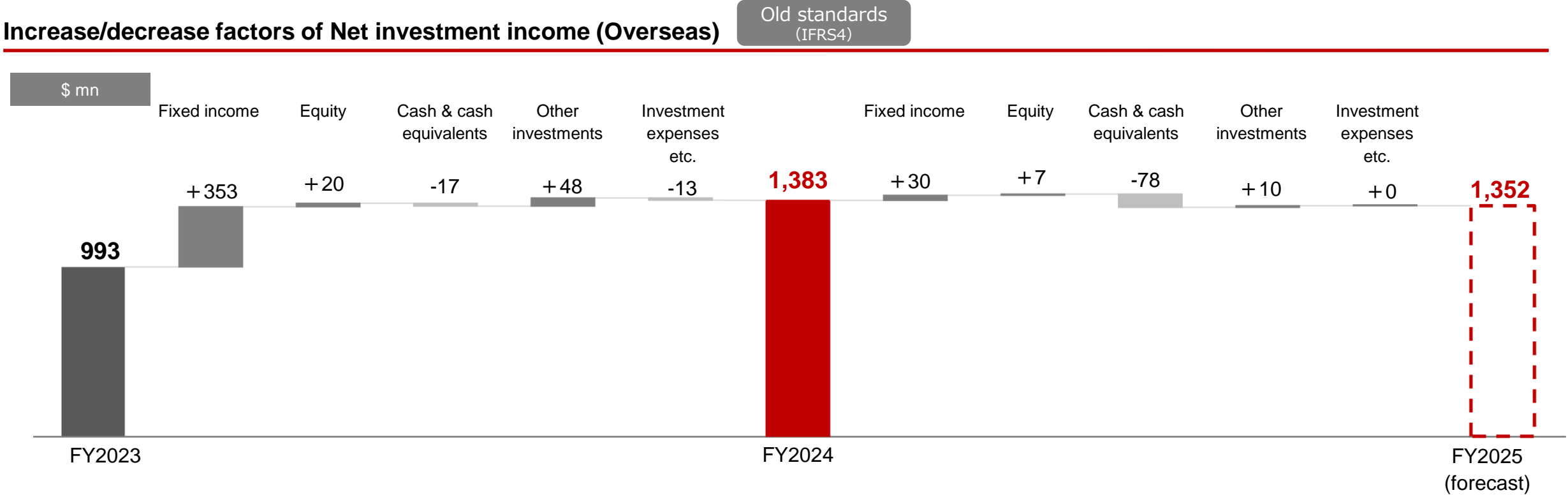
Loss Ratio / Expense Ratio

- FY2024 loss ratio decrease driven by prior year reserve strengthening in FY2023
- FY2025 loss ratio decrease from continued underwriting discipline



Investment Income

- FY2024 Investment income of \$1,383 mn. increased 39% due to higher book yields and larger assets under management
- FY2025 Investment income expected to moderate as market yields are assumed to decline



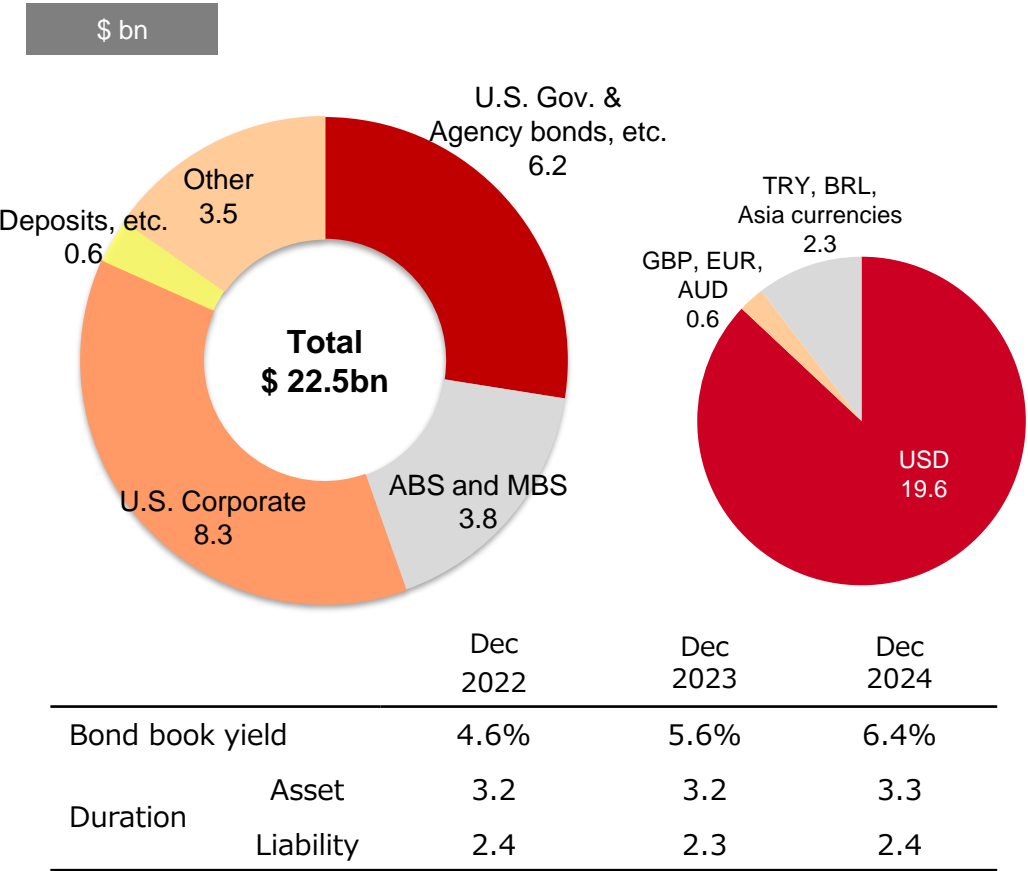
\$ mn	Net interest and dividend income			Other investments	Investment expenses	Total
	Fixed income*	Equity income	Cash & Cash equivalents			
FY2023	798	36	160	37	-37	993
FY2024	1,150	56	142	85	-50	1,383
FY2025 (forecast)	1,179	63	64	95	-49	1,352

*NII from Non-consolidated Sompo International Holdings entities is included in the Fixed Income

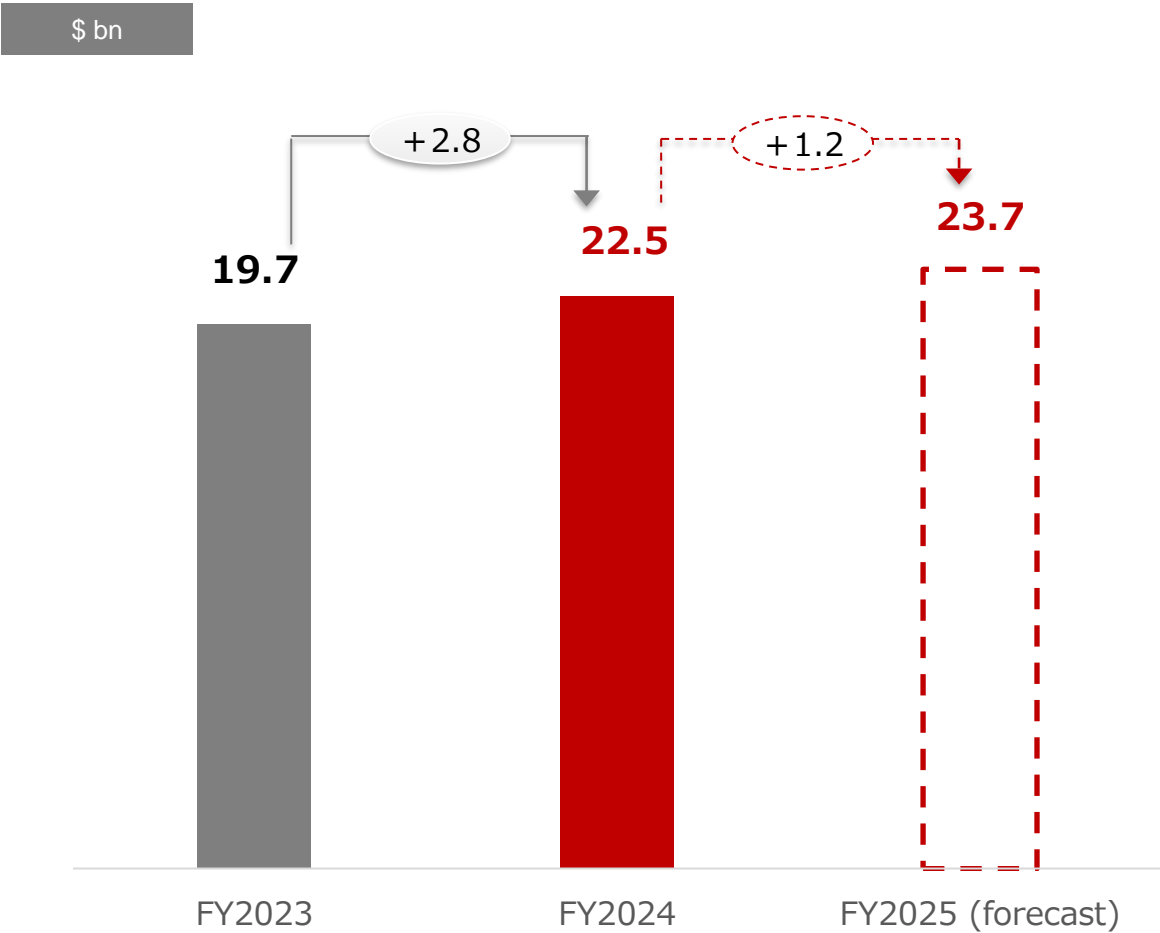
Asset Portfolio

- Assets under management increased by \$2.8bn. from FY2023
- Fixed income book yields increased by ~0.8% YoY

Asset portfolio (Overseas*, at the end of Dec 2024) Old standards (IFRS4)

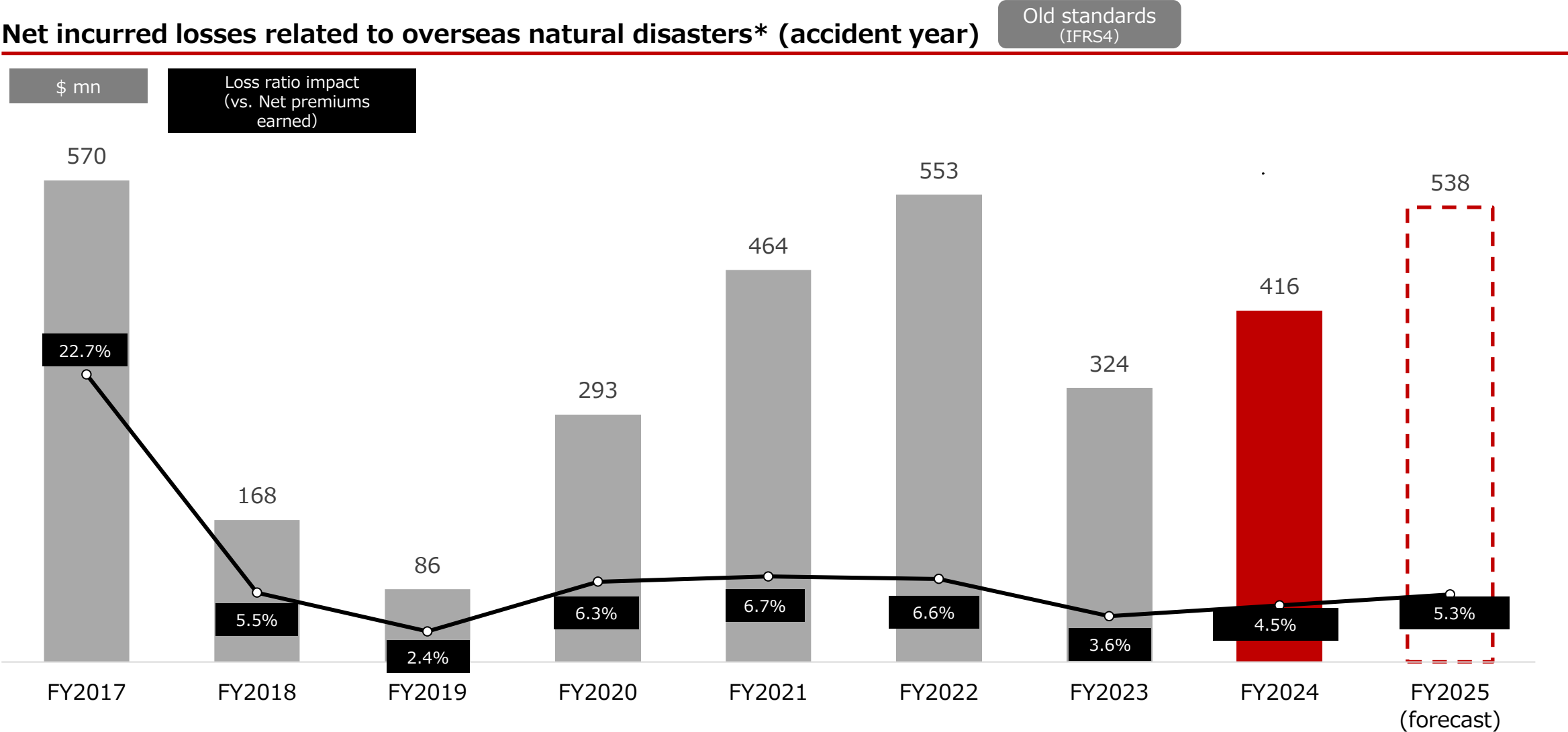


Assets under management Old standards (IFRS4)



*Excludes Non-consolidated Sompo International Holdings entities and operating cash

(Reference) Overseas Natural Disasters (SI Commercial)



* Losses related to natural disasters includes the impact reinstatement premiums

(Reference) Financials

Old standards
(IFRS4)

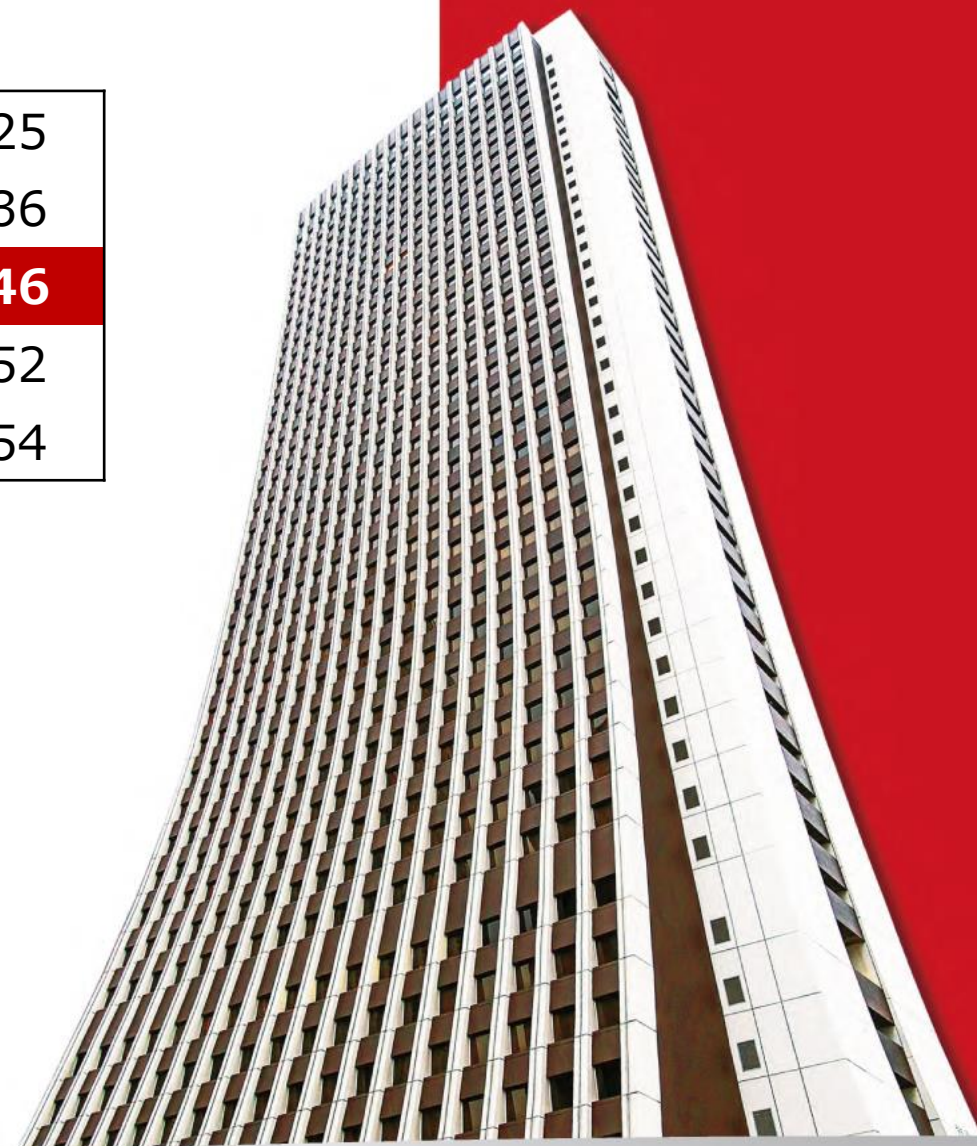
		FY2023	FY2024		FY2025	
		Actual	Actual	YoY	Forecast	YoY
(\$ mn.)	Gross premiums written	15,619	16,532	+912	17,540	+1,008
	Net premiums written	10,190	10,847	+657	11,913	+1,065
	Net premiums earned	9,998	10,354	+355	11,200	+846
	Net losses and loss expenses	7,101	6,820	-280	7,227	+407
	Expense	2,849	3,152	+303	3,437	+284
	Underwriting Income	67	399	+332	546	+146
	Loss ratio	71.0%	65.9%	-5.1pt	64.5%	-1.3pt
	Expense ratio	28.4%	30.5%	+2.1pt	30.7%	+0.2pt
	Combined ratio	99.5%	96.3%	-3.2pt	95.2%	-1.1pt
(¥ bn.)	Net investment income	993	1,383	+390	1,352	-30
	Adjusted profit	1,150	1,380	+230	1,409	+28
	Adjusted profit	163.1	218.4	+55.3	210.7	-7.7
	Net foreign exchange gains* ¹	+7.0	+0.0	-6.9	-	-
	Net realized and unrealized gains, net impairment losses, etc. ¹	+51.0	-9.8	-60.8	-	-
	Discounting on liability for incurred claims * ¹	+8.8	+43.6	+34.8	-	-
	Others* ¹	+35.1	-27.2	-62.3	-	-
	Net income* ²	265.0	225.0	-40.0	-	-

*1 After tax (applied hypothetical tax rate)

*2 Includes effect of the adoption of IFRS9 and IFRS17 from FY2023. No change in the definition of adjusted profit

Appendix

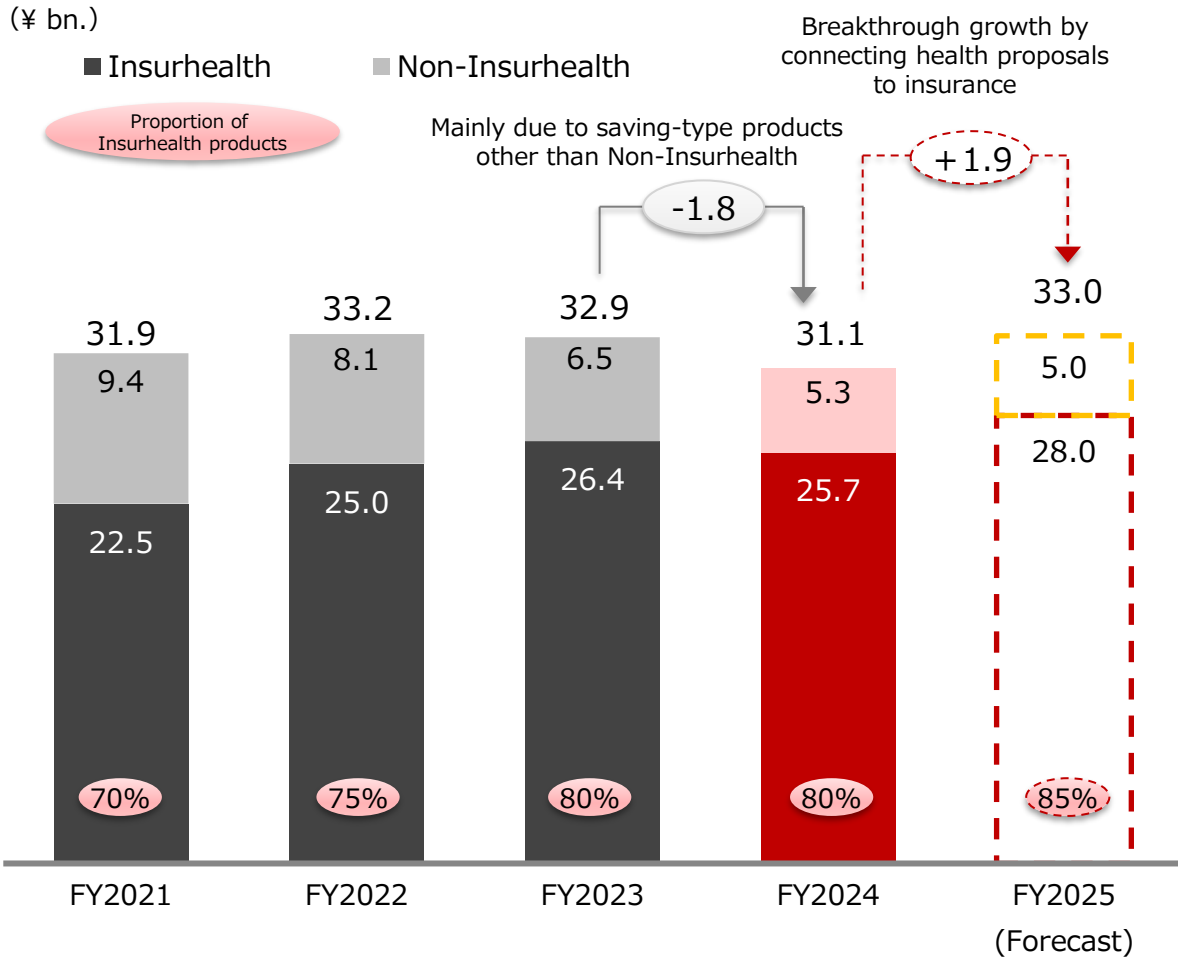
Domestic P&C Business	25
Overseas Insurance and Reinsurance Business	36
Domestic Life Insurance Business	46
Nursing Care Business	52
ERM	54



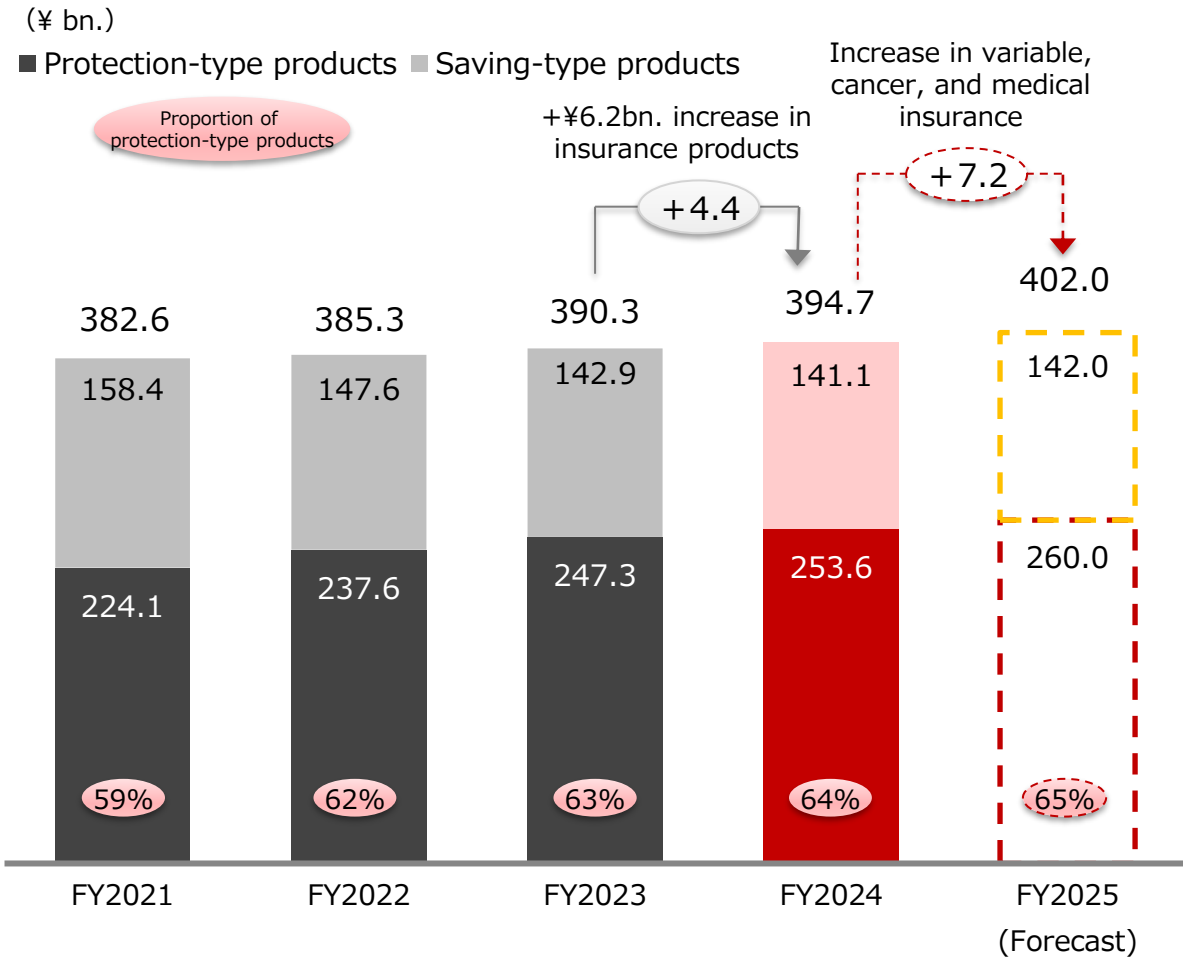
Annualized Premiums

- Annualized premium in force for FY2024 increased steadily YoY due to the accumulation of new contracts, mainly Insurhealth®
- For FY2025, we will leverage the synergies between insurance and health services to expand new contracts and further accumulate insurance policies in force

Annualized new premium IFRS basis



Annualized premium in force IFRS basis



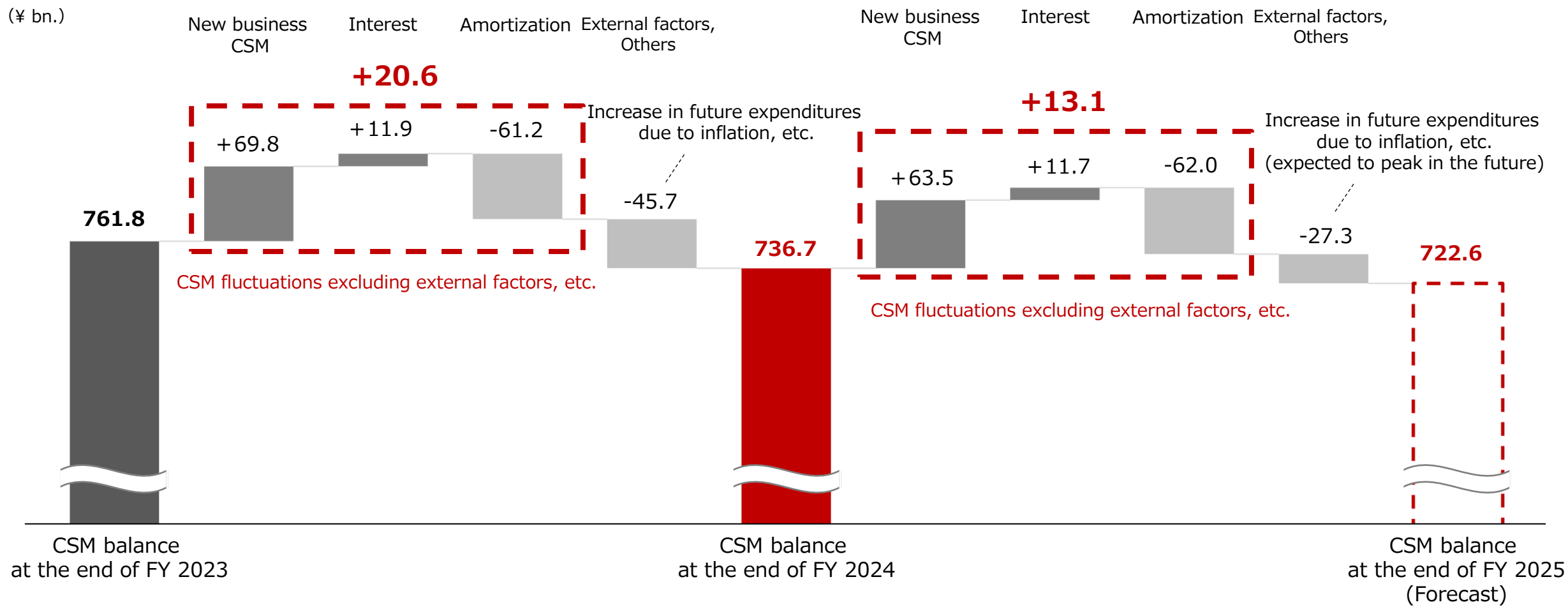
* Insurhealth® is a new type of product that is aimed to provide both traditional insurance and healthcare support

CSM

- Excluding external factors, CSM fluctuations remained positive due to the accumulation of new contract CSM
- The amount of CSM amortization recognized as profit is expected to increase due to an increase in holdings

CSM

IFRS basis

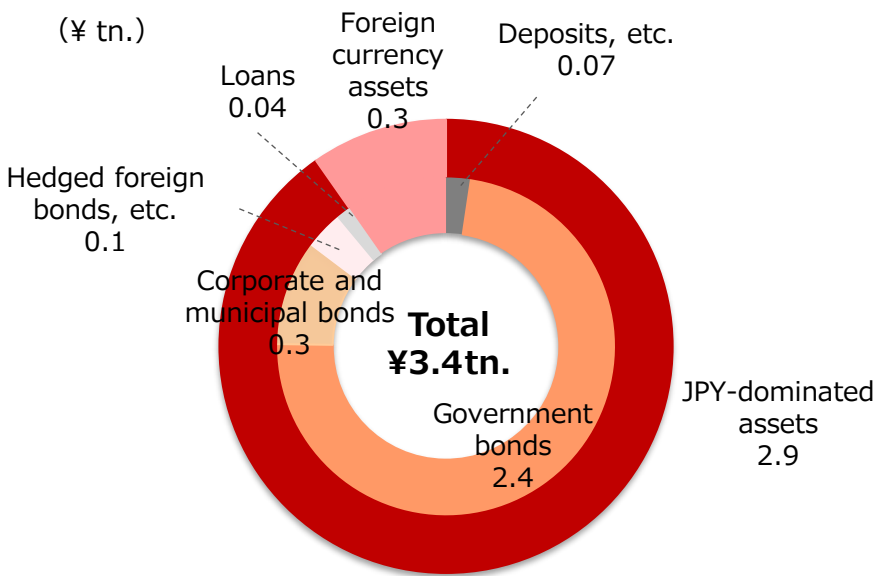


Asset Portfolio/Investment Income

- Interest rate risk continued to be managed through a portfolio focused on domestic bonds
- Investment income is expected to increase by ¥4.0 bn. in FY2025 due to the replacement of low-yield bonds and the effect of reduced hedging costs

Asset portfolio
(as of March 31, 2025, general account)

Old standards
(J-GAAP)

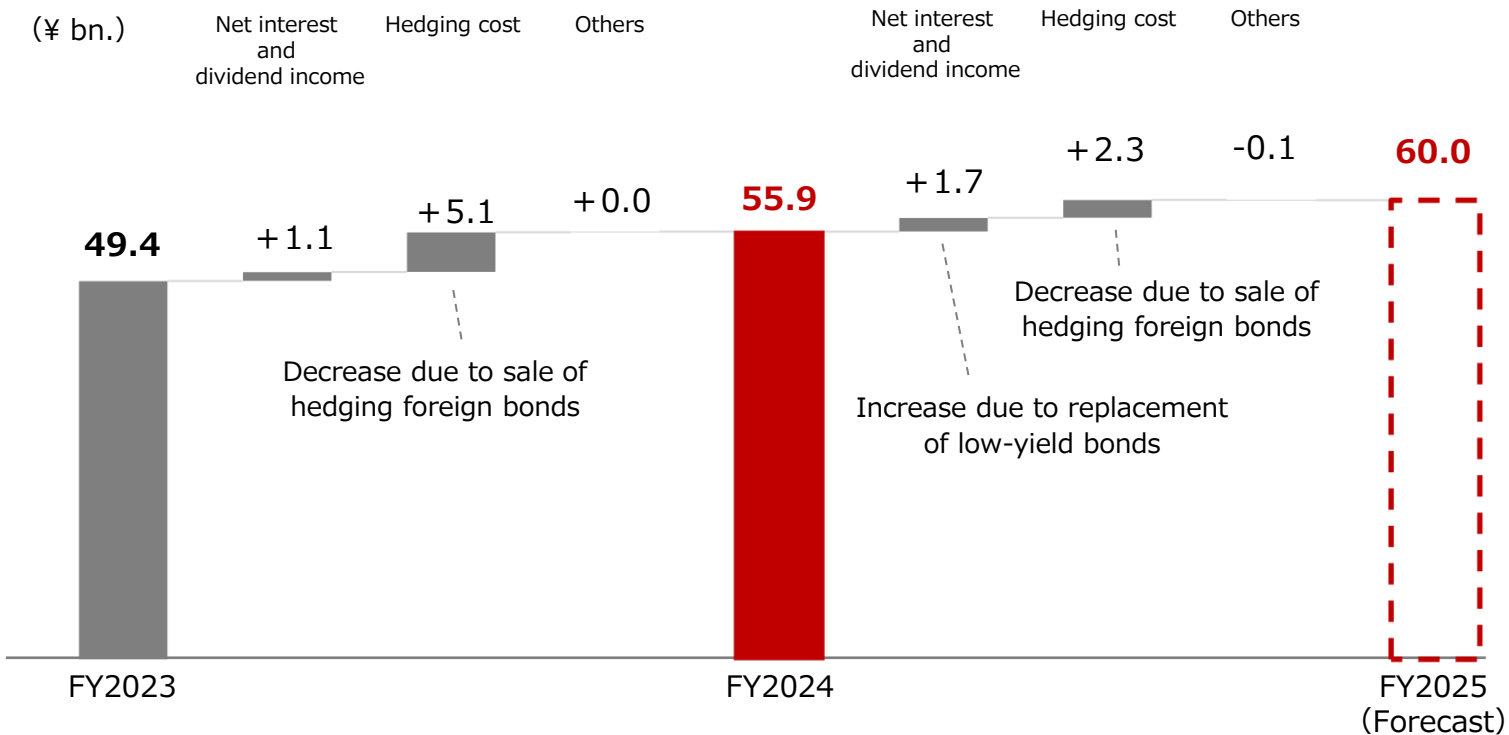


		End of Mar. 2023	End of Mar.2024	End of Mar. 2025
Income yield		1.5%	1.6%	1.5%
Duration (years)	Asset	17	16	16
	Liability	20	17	16

(Reference) Composition of rating (Total of JPY-interest assets and foreign currency bonds) : Securities rated below or equal to BB are not held

Increase/decrease factors of investment profit (General account)

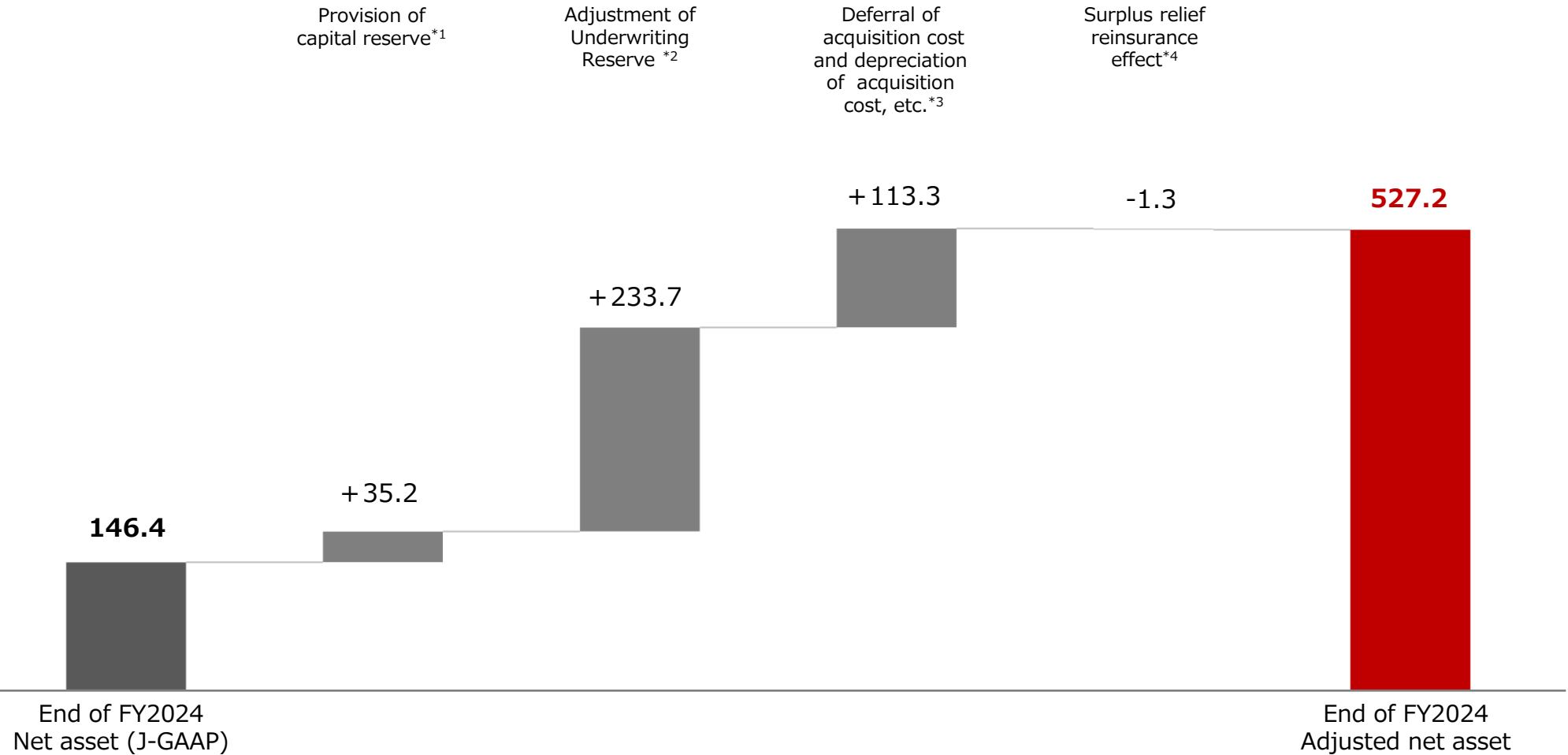
IFRS basis



(¥ bn.)	Net interest and dividend income	Hedging cost	Others	Total
FY2023	57.6	-7.9	-0.2	49.4
FY2024	58.8	-2.7	-0.1	55.9
FY2025 (Forecast)	60.6	-0.4	-0.2	60.0

(Reference) Conversion from Net Assets to Adjusted Net Assets

(¥ bn.)



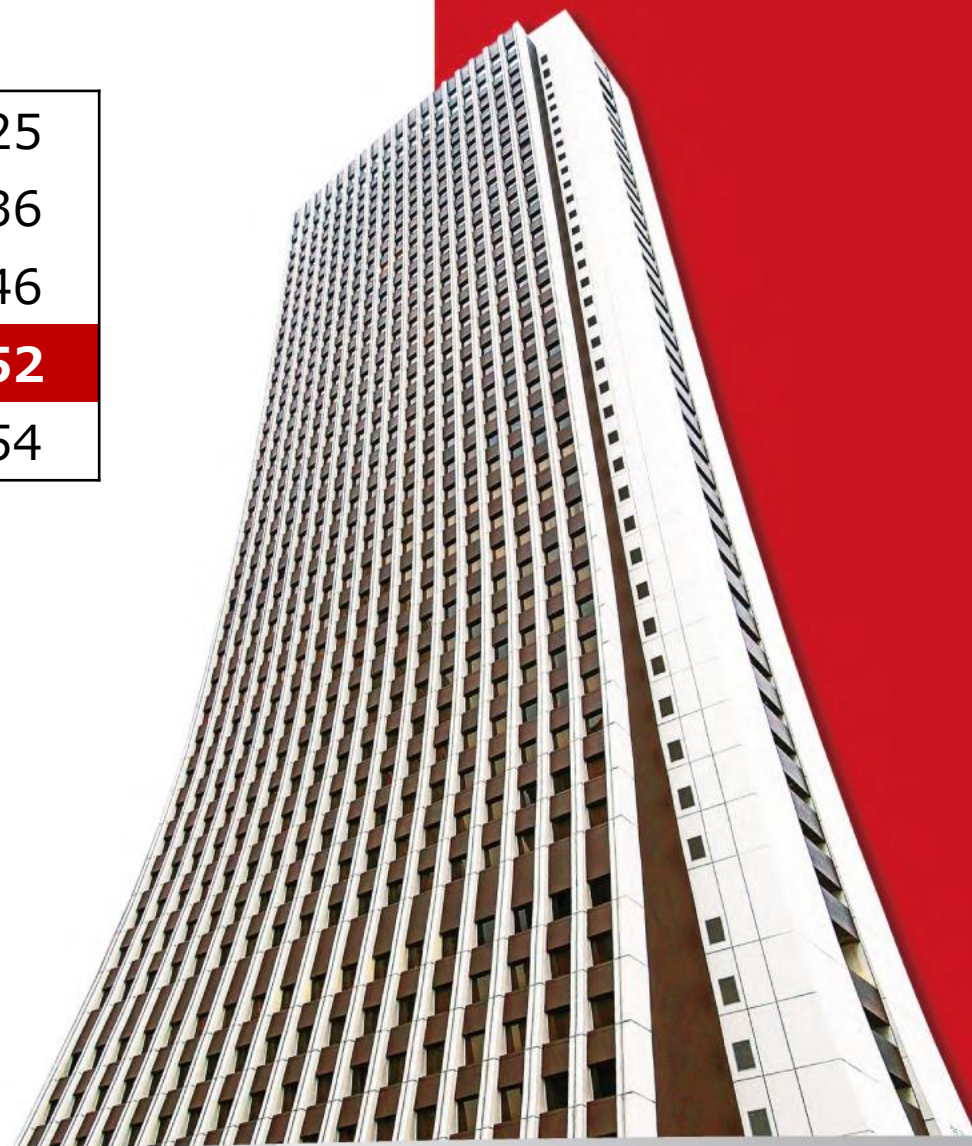
*1 Contingency reserve and reserve for price fluctuation (after tax)
 *2 Re-calculation of underwriting reserve, which was calculated conservatively, with factors used for calculation of premiums (after tax)
 *3 Acquisition cost, such as commissions for new contacts, depreciated over 10 years (after tax)
 *4 The profit effect of the surplus relief reinsurance that began in FY2024 (after tax)

Reference) Financials IFRS basis

(¥ bn.)	FY2023	FY2024		FY2025	
	Actual	Actual	Variance	Forecast	Variance
Annualized new premium	32.9	31.1	-1.8	33.0	+1.8
Insurance service result	87.7	81.1	-6.5	83.9	+2.8
CSM amortization, risk adjustment release	84.2	83.2	-0.9	83.9	+0.6
Loss component	0.0	-2.1	-2.1	-1.1	+0.9
Others	3.3	0.0	-3.4	1.1	+1.1
Investment income	-1.3	1.9	+3.3	3.1	+1.1
Revenue of interest	49.4	55.9	+6.4	60.0	+4.0
Net insurance financial result	-50.8	-53.9	-3.0	-56.8	-2.9
Other result	-3.0	-3.6	-0.5	-2.3	+1.3
Corporate tax, etc.	-23.4	-22.3	+1.1	-23.7	-1.3
IFRS adjusted profit	59.7	57.0	-2.7	61.0	+3.9
Gain or loss on sales of securities and foreign exchange effects	23.3	-18.2	-41.6	-17.0	+1.2
Others	-1.2	-2.6	-1.4	-1.1	+1.4
Taxes applicable to the above, etc.	-6.2	-6.2	-0.0	5.0	+11.3
IFRS net income	75.7	29.8	-45.8	47.9	+18.0

Appendix

Domestic P&C Business	25
Overseas Insurance and Reinsurance Business	36
Domestic Life Insurance Business	46
Nursing Care Business	52
ERM	54



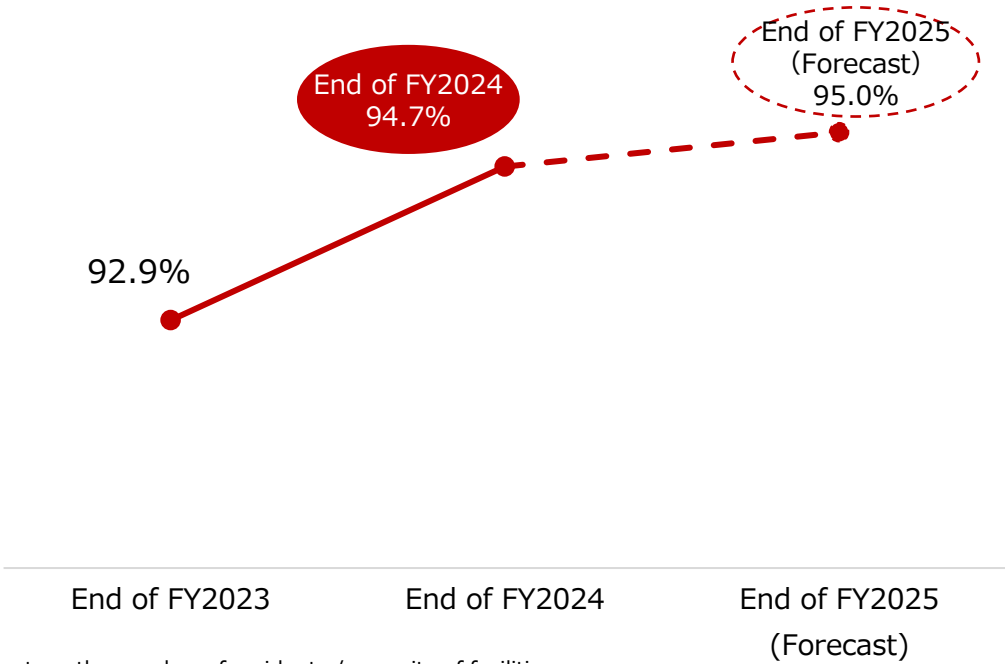
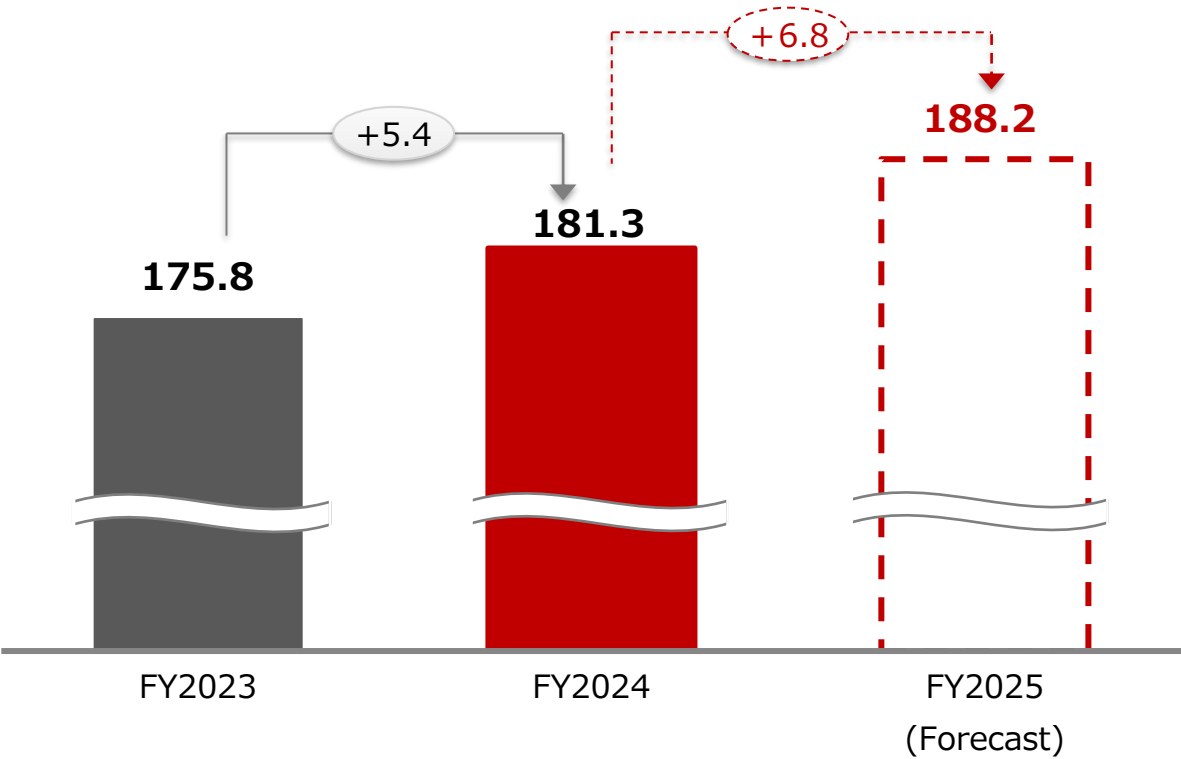
Sales/Occupancy Rate

- Sales in for FY2024 increased by ¥5.4 bn. YoY to ¥181.3 bn. Further increases are expected in FY2025 to ¥188.2 bn. Driven by further increase in the number of users and price revisions
- Occupancy rate for FY2024 was 94.7%, in line with the forecast. In FY2025, the occupancy rate is expected to rise to 95.0% due to measures to acquire users now on-going

Sales of the Nursing business IFRS basis

Occupancy rate* (SOMPO Care) IFRS basis

(¥ bn.)



* Occupancy rate = the number of residents / capacity of facilities
 The occupancy rate represents the sum of former SOMPO Care and SOMPO Care Next
 From FY2025 onwards, newly established and acquired business sites will be included under certain conditions

Appendix

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Financial Soundness – ESR (99.5%VaR)

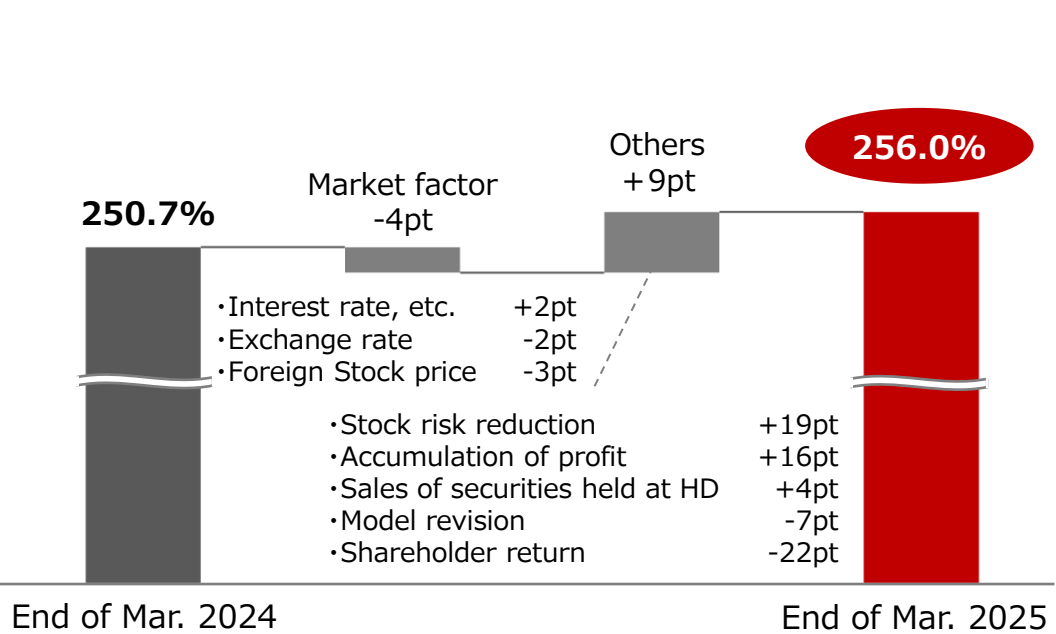
- Due to financial market volatility, ESR at the end of FY2024 was lower than expected
- While continuing to focus on capital efficiency, we will seek opportunities for disciplined growth investment toward the realization of our vision for FY2030

Trend of ESR (99.5%VaR)*1

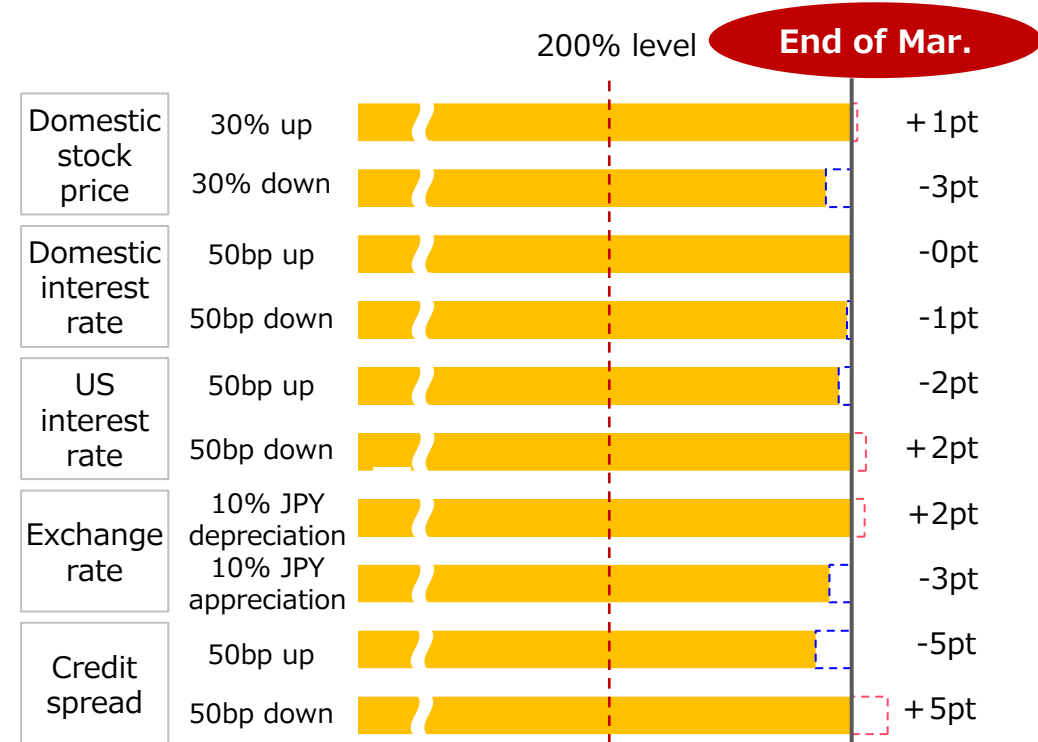
Old standards (J-GAAP)

Sensitivity analysis of ESR (99.5%VaR)
(as of the end of Dec. 2024)

Old standards (J-GAAP)

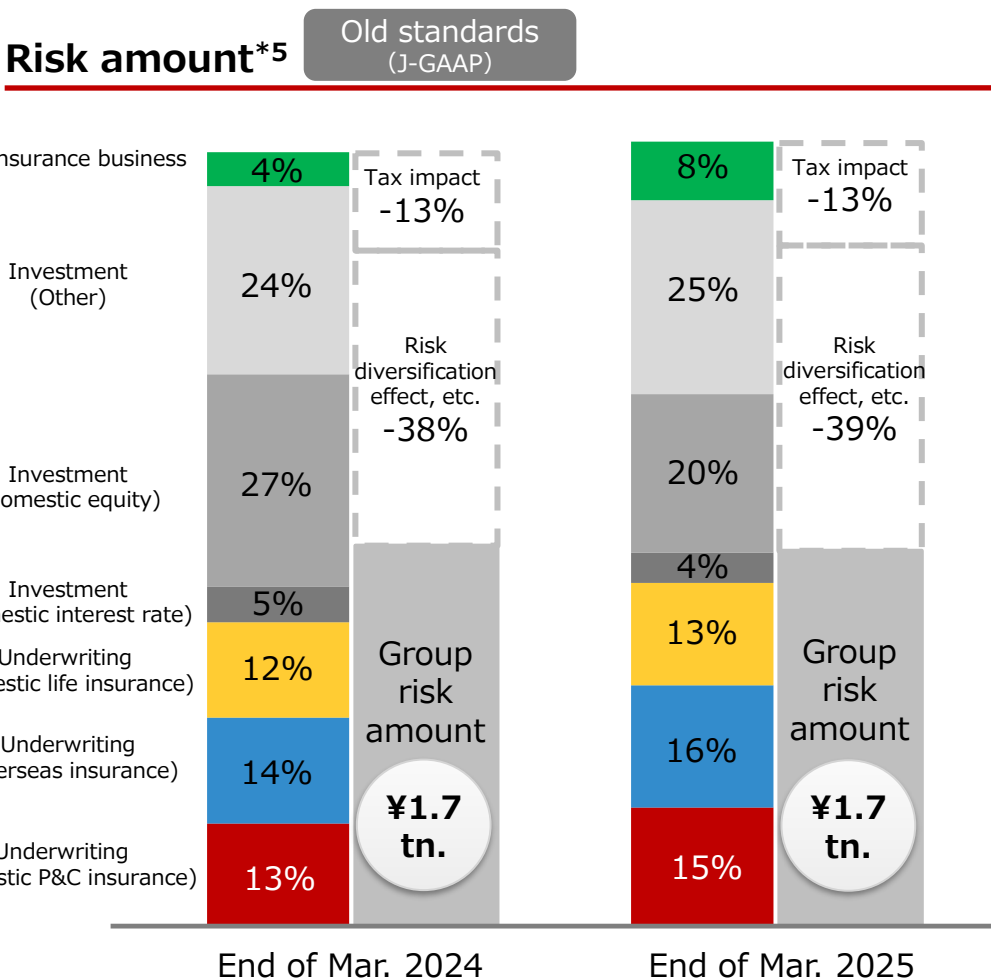
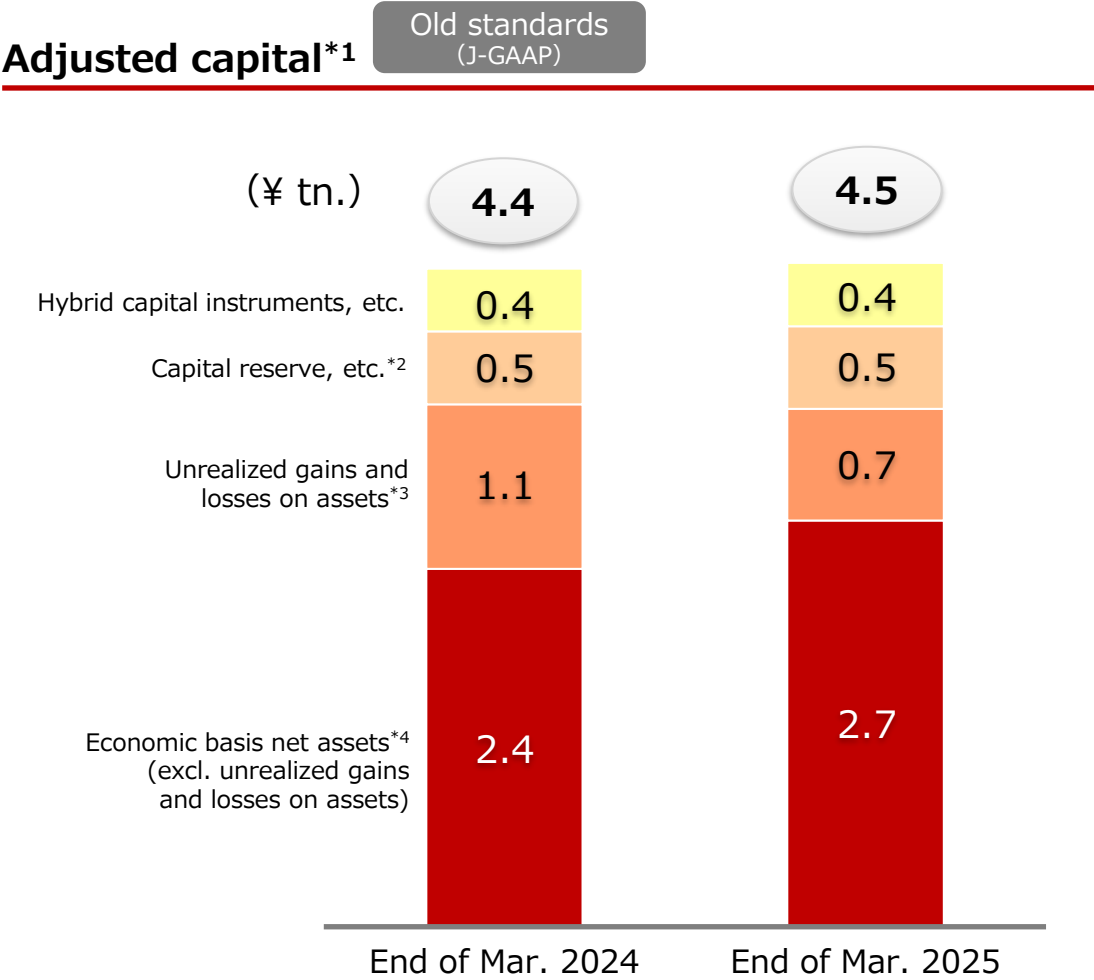


(Reference) Market indicators	End of Mar. 2025	Variance*3
Domestic stock price (TOPIX)	2,658.73	(-4.0%)
Domestic interest rate (30y JGB)	2.49%	(+ 70bp)
US interest rate (3y Treasury)*2	4.27%	(+ 26bp)
Exchange rate (JPY/USD)	¥149.52	(-1.2%)
Credit spread (U.S. corporate bond)	0.94%	(-10bp)



*1 In accordance with Solvency II
 *2 End of Dec. 2024, variance is against end of Dec. 2023
 *3 Against end of Mar. 2024

(Reference) Breakdown of Adjusted Capital and Risk



*1 Formula for adjusted capital: Adjusted capital = Total of net assets on the non-consolidated balance sheet + value in force – goodwill, etc.
 + unrealized gains and losses on non mark-to-market assets + capital reserve, etc. + hybrid capital instruments

*2 Reserve for price fluctuation and catastrophic loss reserve, etc. (after tax)

*3 Unrealized gains and losses on securities, etc., including non mark-to-market assets

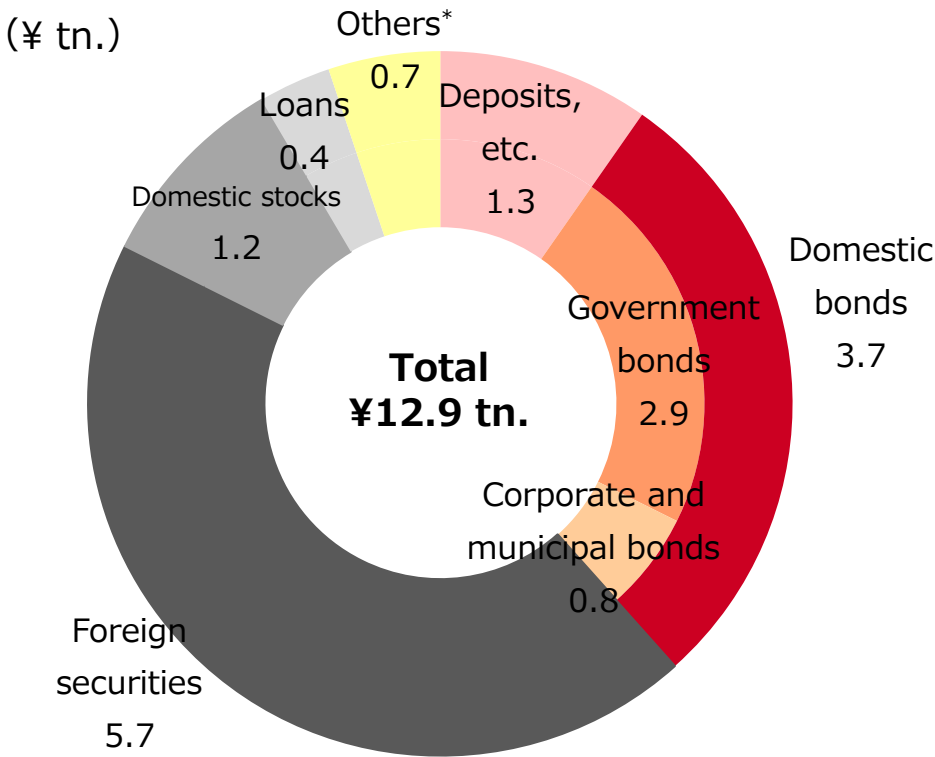
*4 Total of net assets on non-consolidated balance sheets, and value in force of P&C and life insurance business (excl. goodwill and attributable to non-controlling shareholders, etc.)

*5 Risk : 1 year holding period, 99.5%VaR
 •Risk amount of each risk factor : Before reflecting risk diversification effect among risk factors and before-tax basis
 •Group total risk : Sum of risk amount of each risk factor less risk diversification effect among risk factors and tax impact

Reference) Asset Portfolio – Group Consolidated

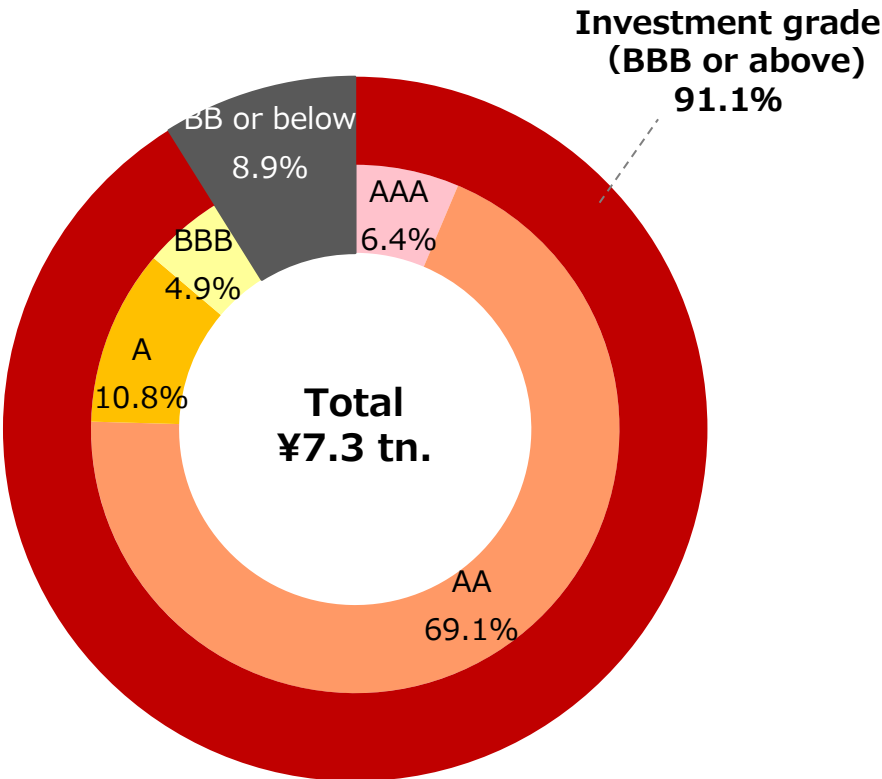
Amount of investment assets
(as of the end of Mar. 2025, group consolidated basis)

Old standards
(J-GAAP)



Group fixed income assets by rating
(as of the end of Mar. 2025, group consolidated basis)

Old standards
(J-GAAP)



* Others include lands, buildings and stocks of non-consolidated subsidiaries, etc.

(Reference) Management Indicators, etc.

Consolidated

SOMPO P&C
Domestic P&C Overseas

SOMPO Wellbeing
Domestic Life Nursing Care

ERM



Management indicators, etc.

IFRS basis

	FY2024	FY2025	FY2026*4
	Actual	Forecast	Target
IFRS adjusted EPS growth (CAGR)	-	-	Over + 12%
IFRS adjusted consolidated ROE*1	9.2%	Approx. 10%	13-15%
ROE for each business*2	Domestic P&C insurance	7.9%	8.3% Over 10%*5
	Overseas insurance	14.2%	13.1% Over 13%
	Domestic life insurance	7.7%	7.5% Over 8%
	Nursing care*3	13.7%	14.3% Over 12%
IFRS adjusted consolidated profit*4	323.4	363.0	-
IFRS adjusted consolidated profit (normalized basis)	298.0	363.0	-

*1 IFRS adjusted consolidated ROE = IFRS adjusted consolidated profit / IFRS adjusted consolidated net asset (The denominator is the average balance at the end/start of each fiscal year)

Consolidated net asset – AOCI related to securities and insurance liabilities (after tax)

*2 ROE for each business = adjusted profit for each business / Allocated capital for each business Total consolidated net assets of the companies of each business or the required capital based on risk model. Average at the end / start of each fiscal year.)

Domestic P&C, Domestic Life, and Nursing Care Businesses are based on IFRS, while Overseas Businesses are based on the old standards (IFRS 4).

Regarding the ROE for each business, it is not suitable to use for comparison between businesses since each business is defined differently based on its characteristics. The introduction of this aims to increase the probability of achieving the adjusted consolidated ROE and ROE targets for each business by monitoring the progress of each business.

*3 ROE for Nursing operator business in Nursing business

*4 The FY2025 adjusted consolidated profit forecast based on the old standards (J-GAAP) is ¥341.0 bn.

*5 Conversion of target values (8%) under the old standards (J-GAAP) to IFRS

(Reference) Definition of Adjusted Profit

Old standards
(J-GAAP)

Definition of adjusted profit*1

Domestic P&C insurance

- Net income
 + Provisions for catastrophic loss reserve, etc. (after tax)
 + Provisions for reserve for price fluctuation (after tax)
 - Gains/losses on sales of securities and impairment losses on securities (after tax)
 - Others

Overseas insurance

- Operating Income*2
 Equity-method affiliates are in principle included as net income

Domestic life insurance

- Net income
 + Provision of contingency reserve (after tax)
 + Provision of reserve for price fluctuation (after tax)
 + Adjustment of underwriting reserve (after tax)
 + Deferral of acquisition costs (after tax)
 - Depreciation of acquisition costs (after tax)
 - Gains/losses on sales of securities and impairment losses on securities (after tax)
 - Surplus relief reinsurance effect (after tax)

Nursing care

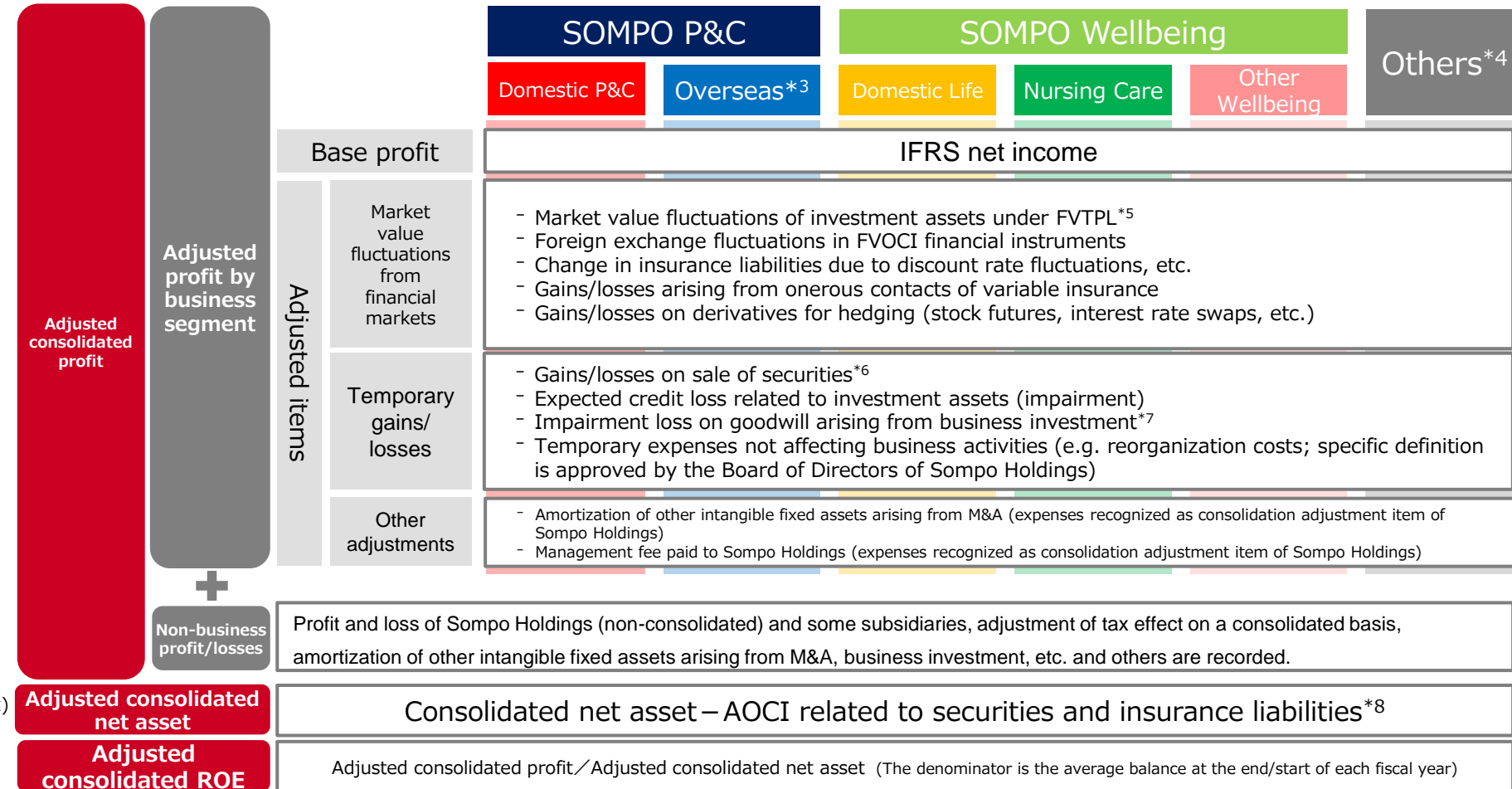
Net income

Others

- Net income
 - Gains/losses and impairment losses on investment (after tax)

Definition of IFRS adjusted profit

IFRS basis



*1 Adjusted profit for each business excludes one-time factors and special factors such as subsidiary dividends, etc.

*2 Operating income excluding one-time factors (= Net income - Net foreign exchange gains/losses - Net realized and unrealized gains/losses - Net impairment losses recognized in earnings, etc.)

*3 Adjusted profit of Overseas Business is measured for the January to December accounting period (adjusted consolidated profit is for the April to March accounting period).

*4 Direct business companies, digital business companies, etc.

*5 Mutual funds. In addition, stocks and bonds, etc. held in the overseas insurance business, excluding non-traditional assets.

*6 Some adjustment made to the scope of exclusion for the domestic P&C insurance and overseas insurance businesses.

*7 Includes impairment losses (reversal) on tangible fixed assets and leases in Nursing Care Business

*8 Unrealized gains and losses on securities held and insurance liabilities (AOCI : Accumulated Other Comprehensive Income)

Note Regarding Forward-looking Statements

Forecasts included in this document are based on currently available information and certain assumptions that we consider reasonable at this point in time. Actual results may differ materially from those projected herein depending on various factors.

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