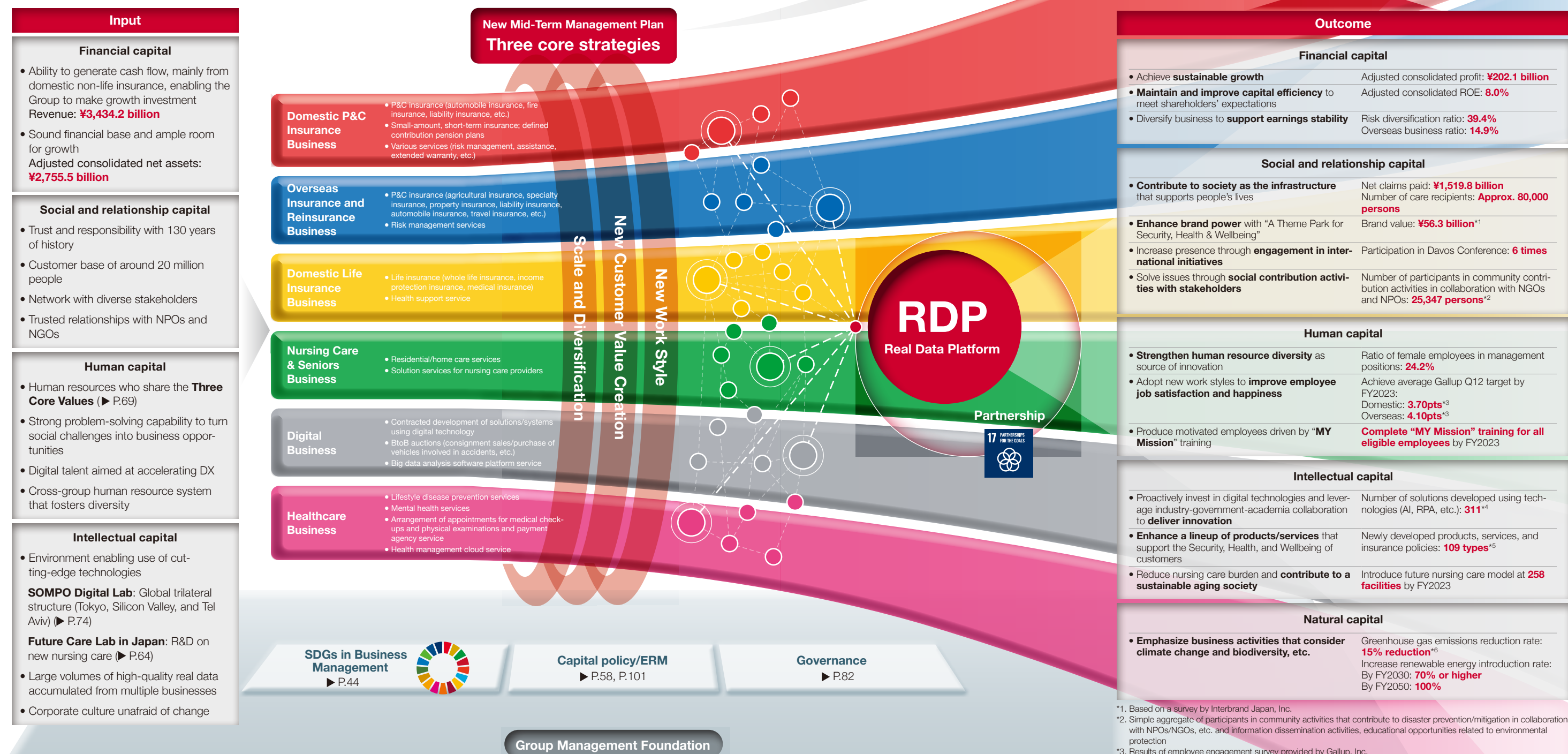


Value Creation Process

Inheriting DNA of solving social challenges, we create diverse value by leveraging mutually reinforcing elements of the Group's capacity to bring together diverse businesses and each business' presence and competitive advantage in creating new value through solving problems with its own strengths, while also combining various types of capitals. Going forward, we will work to provide value on a larger scale through Real Data Platform (RDP), a framework for creating new solutions that contribute to Security, Health and Wellbeing by utilizing real data accumulated from each business.

Seeking to solidify our value creation ability by addressing social challenges, we have designated "SDGs in Business Management" as one of the Group Management Foundation in our Mid-Term Management Plan, which started in FY 2021. Drawing on a solid financial capital base and relationships of trust with various stakeholders (social and relationship capital), the Group will work together to implement the three core strategies of the plan, thereby steadily delivering value to society and making progress in achieving the SOMPO's Purpose.



*1. Based on a survey by Interbrand Japan, Inc.

*2. Simple aggregate of participants in community activities that contribute to disaster prevention/mitigation in collaboration with NPOs/NGOs, etc. and information dissemination activities, educational opportunities related to environmental protection

*3. Results of employee engagement survey provided by Gallup, Inc.

*4. Simple aggregate of number of solutions developed by Sampo Holdings, Sampo Japan, Sampo Himawari Life Insurance, and Sampo Care (FY2016-FY2020)

*5. Simple aggregate of number of products, services, and special policy newly developed by Sampo Japan, and Sampo Himawari Life Insurance (FY2016-FY2020)

*6. FY2020 Results (Compared with FY2017)