December 26, 2025
Sompo Holdings, Inc.

Sompo to Deploy AI Agents to Approximately 30,000 Employees
at Domestic Group Companies
- Driving Business Model Transformation Through AI -

Sompo Holdings, Inc. (Group CEO, Director, President and Representative Executive Officer: Mikio Okumura; hereinafter "Sompo Holdings") will deploy AI agent tools for approximately 30,000 employees[1] at domestic group companies starting in January 2026, with the goal of maximizing operational efficiency and productivity across the Sompo Group.

[1] As of December 2025, this is the largest-scale deployment for domestic employees within a single corporate group.
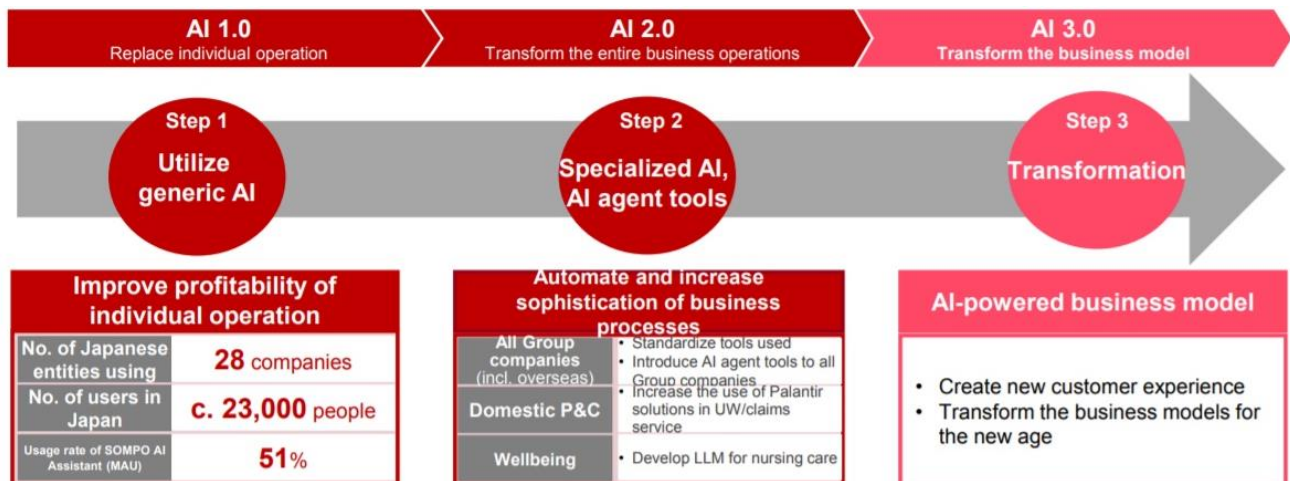
1. Background

Since establishing SOMPO Digital Lab[2] in 2016, the Sompo Group has been advancing its DX strategy and has been particularly proactive in leveraging AI. Specifically, the Group has developed and deployed a proprietary general-purpose generative AI designed exclusively for Sompo, which many Group employees now use in their daily work. Concurrently, implementation projects for specialized generative AI trained on deeper domain-specific knowledge are underway in various business areas.

Building on this accumulated AI expertise, rapid advances in generative AI technology in recent years have heightened the potential to dramatically improve employee productivity and creativity. The Sompo Group views this shift as an ideal opportunity for transforming its business model.

For the next phase, we will deploy "SOMPO AI Agent"[3] to maximize operational efficiency and productivity across the entire Sompo Group. This will enable us to redesign conventional business processes with AI at their core and swiftly create an environment where all employees can use AI as a powerful day-to-day partner (Agent).

[2] SOMPO Digital Lab is the external designation for Sompo Holdings' Innovation Division.

[3] "SOMPO AI Agent" is the name for the AI agent tools being deployed at the Company.

2. Purpose of SOMPO AI Agent Deployment

SOMPO AI Agent is designed as a powerful partner (agent) that not only provides general business support—such as searching and summarizing internal documents, conducting desktop research (utilizing deep research capabilities), assisting with meeting minutes, and data analysis assistance—but also specializes and is customized to the knowledge and business processes of our various operations, particularly our insurance business. This will strongly support our domestic P&C insurance business in achieving its expense ratio target of 30%[4] ahead of schedule, among other initiatives, driving business model transformation across the Group.

[4] Excluding CALI and household earthquake insurance; J-GAAP basis.

3. Conducting a Pilot Program

As the first phase of the pilot program ahead of the full-scale deployment of SOMPO AI Agent, we will adopt Gemini Enterprise[*5], Google Cloud[*5]'s advanced AI agent platform for enterprises, as our primary tool.

*5 Google Cloud and Gemini Enterprise are registered trademarks of Google LLC.

(1) Overview of the Pilot Program

Starting in January 2026, we will deploy SOMPO AI Agent for approximately 30,000 employees at domestic group companies, including all employees at Sompo Holdings and Sompo Japan, our core operating subsidiary, to verify specific benefits and new ways of working.

(2) Purpose of the Pilot Program

This pilot program aims to build a foundation for dramatically improving productivity by fundamentally rethinking conventional work styles and business processes through company-wide use of SOMPO AI Agent. The specific areas to be verified are as follows:

- Verifying the effects of automating and enhancing business processes (transforming overall operations) using SOMPO AI Agent
- Generating specific use cases in various business areas
- Developing and implementing custom AI agents specialized for our business operations by integrating vast internal data and business systems
- Exploring possibilities for new work styles and business models built on AI

(3) Others

1) Making SOMPO AI Agent Leadership Training Mandatory

The optional Generative AI Leadership Training program, launched internally in fiscal 2025, will be reorganized in content and structure as SOMPO AI Agent Leadership Training to coincide with this pilot program, and will be made mandatory for all managers and above. This will develop personnel who can effectively use the SOMPO AI Agent and drive the transformation of our business model.

2) Verification of Other AI Agent Tools

We also plan to conduct partial verification of Microsoft's "Copilot Studio" and are currently in the process of implementing its environment.

4. Future Initiatives

Through this pilot program, the Sompo Group will quantitatively verify the operational transformation benefits delivered by SOMPO AI Agent while also improving the AI literacy of all its employees.
Using SOMPO AI Agent deployment as a catalyst, we will accelerate AI utilization across the entire Group to maximize operational efficiency and productivity gains. By redirecting the time freed up through these efforts toward delivering added value to customers and creating new businesses, we will drive business model transformation aimed at achieving a future of "Health, Wellbeing & Financial Protection".

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