

Corporate Information

Management Members

Directors

(As of August 1, 2017)

Job Title Name (Date of Birth)	Summarized Resume	Responsibilities
 <p>Group CEO Representative Director, President and Executive Officer</p> <p>Kengo Sakurada (Feb. 11, 1956)</p>	<p>Apr. 1978 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Jul. 2005 Executive Officer, General Manager, Financial Institutions Department of Sompo Japan Insurance Inc. ("Sompo Japan") Apr. 2007 Managing Executive Officer of Sompo Japan Jun. 2007 Director, Managing Executive Officer of Sompo Japan Apr. 2010 Director, Managing Executive Officer of the Company Jul. 2010 Director, Executive Officer of the Company Representative Director, President and Chief Executive Officer of Sompo Japan Jun. 2011 Director of the Company Apr. 2012 Representative Director, President and Executive Officer of the Company Sep. 2014 Representative Director, Chairman and Executive Officer of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2015 Representative Director, Chairman of Sompo Japan Nipponkoa Jul. 2015 Group CEO, Representative Director, President and Executive Officer of the Company (current position) Director, Chairman of Sompo Japan Nipponkoa Apr. 2016 Director of Sompo Japan Nipponkoa (current position)</p>	<p>Overall management of the Group's operations (Chief Executive Officer)</p>
 <p>Group CFO Representative Director, Deputy President and Senior Managing Executive Officer</p> <p>Shinji Tsuji (Dec. 10, 1956)</p>	<p>Apr. 1979 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2008 Executive Officer, General Manager, Customer Service Department of Sompo Japan Insurance Inc. ("Sompo Japan") Apr. 2009 Managing Executive Officer of Sompo Japan Jun. 2011 Director, Managing Executive Officer of the Company Apr. 2012 Director, Senior Managing Executive Officer of the Company Apr. 2014 Representative Director, Deputy President and Senior Managing Executive Officer of the Company Apr. 2016 Director of Sompo Japan Nipponkoa Himawari Life Insurance, Inc. (current position) Apr. 2017 Group CFO, Representative Director, Deputy President and Senior Managing Executive Officer of the Company (current position)</p>	<p>Chief Executive of the Group's Finance area</p>
 <p>Overseas Insurance Business Owner Representative Director, Senior Managing Executive Officer</p> <p>Shigeru Ehara (Dec. 18, 1958)</p>	<p>Apr. 1981 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2011 Executive Officer, General Manager, Commercial Risk Solutions Department of Sompo Japan Insurance Inc. ("Sompo Japan") Apr. 2013 Executive Officer of the Company Director, Managing Executive Officer of Sompo Japan Jun. 2013 Managing Executive Officer of NIPPONKOA Insurance Company, Limited Sep. 2014 Director, Executive Officer of the Company Director, Managing Executive Officer of the Company Director, Managing Executive Officer of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Sep. 2015 Non-Executive Director of Sompo Canopus AG (current position) Apr. 2016 Director, Senior Managing Executive Officer of the Company Director, Senior Managing Executive Officer of Sompo Japan Nipponkoa (current position) Nov. 2016 Representative Director, Senior Managing Executive Officer of the Company Mar. 2017 Non-Executive Director of Sompo International Holdings Ltd. (current position) Non-Executive Director of Endurance Specialty Holdings Ltd. (current position) Apr. 2017 Overseas Insurance Business Owner, Representative Director, Senior Managing Executive Officer of the Company (current position)</p>	<p>Overseas Insurance Business Owner, and overseeing the China & East Asia region and the Europe & South America region (Turkey & Brazil)</p>
 <p>Group CRO Director, Managing Executive Officer</p> <p>Masato Fujikura (Sep. 26, 1958)</p>	<p>Apr. 1981 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2012 Executive Officer, General Manager, Reinsurance Department of Sompo Japan Insurance Inc. ("Sompo Japan") Apr. 2013 Executive Officer, General Manager, Reinsurance Department of NIPPONKOA Insurance Company, Limited ("NIPPONKOA") Apr. 2014 Managing Executive Officer of Sompo Japan Managing Executive Officer of NIPPONKOA Sep. 2014 Executive Officer, General Manager, The Americas Regional Headquarters of the Company Managing Executive Officer of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2015 Managing Executive Officer of the Company Apr. 2016 Director, Managing Executive Officer of Sompo Japan Nipponkoa (current position) Jun. 2016 Director, Managing Executive Officer of the Company Apr. 2017 Group CRO, Director, Managing Executive Officer of the Company (current position)</p>	<p>Chief Executive of the Group's Risk Management area</p>
 <p>Group CACO Director, Managing Executive Officer</p> <p>Koichi Yoshikawa (Feb. 23, 1963)</p>	<p>Apr. 1985 Joined Koa Fire & Marine Insurance Co., Ltd. Apr. 2014 Executive Officer, General Manager, Corporate Marketing Department VII of Sompo Japan Insurance Inc. Executive Officer, General Manager, Corporate Marketing Department VII of NIPPONKOA Insurance Company, Limited Sep. 2014 Executive Officer, General Manager, Corporate Marketing Department VII of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2016 Managing Executive Officer of the Company Director, Managing Executive Officer of Sompo Japan Nipponkoa (current position) Jun. 2016 Director, Managing Executive Officer of the Company Apr. 2017 Group CACO, Director, Managing Executive Officer of the Company (current position)</p>	<p>Chief Executive of the Group's Internal control and audit area</p>

Directors

(As of August 1, 2017)

Job Title Name (Date of Birth)	Summarized Resume	Responsibilities
 <p>Nursing Care & Healthcare Business Owner Director, Managing Executive Officer</p> <p>Mikio Okumura (Nov. 23, 1965)</p>	<p>Apr. 1989 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2006 Joined FinTech Global Incorporated Dec. 2007 Member of the Board, Head of Investment Banking Division of FinTech Global Incorporated</p> <p>Apr. 2015 Executive Officer, General Manager, Corporate Planning Department of the Company Apr. 2016 Executive Officer of the Company Jun. 2016 Director, Executive Officer of the Company Jul. 2016 Representative Director and President of Sompco Care Inc. Apr. 2017 Nursing Care & Healthcare Business Owner, Director, Managing Executive Officer (current position) Jul. 2017 Representative Director, Chairman and Executive Officer of Sompco Care Message Inc. (current position) Representative Director, Chairman and Executive Officer of Sompco Care Next Inc. (current position)</p>	<p>Nursing Care & Healthcare Business Owner</p>
 <p>Domestic P&C Insurance Business Owner Director</p> <p>Keiji Nishizawa (Feb. 11, 1958)</p>	<p>Apr. 1980 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2008 Executive Officer, General Manager, Business Planning & Development Department of Sompco Japan Insurance Inc. ("Sompco Japan") Apr. 2010 Managing Executive Officer of Sompco Japan Jun. 2010 Director, Managing Executive Officer of Sompco Japan Jun. 2012 Director, Executive Officer of the Company Apr. 2013 Director, Senior Managing Executive Officer of Sompco Japan Senior Managing Executive Officer of NIPPONKOA Insurance Company, Limited Apr. 2014 Representative Director, Senior Managing Executive Officer of Sompco Japan Sep. 2014 Representative Director, Senior Managing Executive Officer of Sompco Japan Nipponkoa Insurance Inc. ("Sompco Japan Nipponkoa") Apr. 2015 Director, Deputy President and Senior Managing Executive Officer of the Company Representative Director, Deputy President and Senior Managing Executive Officer of Sompco Japan Nipponkoa Apr. 2016 Representative Director, President and Chief Executive Officer of Sompco Japan Nipponkoa (current position) Apr. 2017 Domestic P&C Insurance Business Owner, Director of the Company (current position)</p>	<p>Domestic P&C Insurance Business Owner</p>
 <p>Domestic Life Insurance Business Owner Director</p> <p>Kaoru Takahashi (May 13, 1956)</p>	<p>Apr. 1979 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2008 Executive Officer, General Manager, Human Resources Department of Sompco Japan Insurance Inc. ("Sompco Japan") Apr. 2010 Managing Executive Officer of Sompco Japan Jun. 2010 Director, Managing Executive Officer of Sompco Japan Director of Sompco Japan Himawari Life Insurance Co., Ltd. Apr. 2012 Representative Director, Deputy President and Senior Managing Executive Officer of Sompco Japan Apr. 2013 Deputy President and Senior Managing Executive Officer of NIPPONKOA Insurance Company, Limited Sep. 2014 Representative Director, Deputy President and Senior Managing Executive Officer of Sompco Japan Nipponkoa Insurance Inc. Apr. 2015 Representative Director, President and Chief Executive Officer of Sompco Japan Nipponkoa Himawari Life Insurance, Inc. (current position) Jun. 2015 Director of the Company Mar. 2016 Director of Hulic Co., Ltd. (current position) Apr. 2017 Domestic Life Insurance Business Owner, Director of the Company (current position)</p>	<p>Domestic Life Insurance Business Owner</p>
 <p>Outside Director</p> <p>Sawako Nohara (Jan. 16, 1958)</p>	<p>Dec. 1988 Joined LIFE SCIENCE LABORATORIES, LTD. Jul. 1995 Joined InfoCom Research, Inc. Apr. 1996 Senior Researcher of InfoCom Research, Inc. Jul. 1998 Head of the E-Commerce Business Development Group of InfoCom Research, Inc. Dec. 2000 Director of IPSe Marketing, Inc. Dec. 2001 President of IPSe Marketing, Inc. (current position) Jun. 2006 Member of the Board of NEC Corporation Nov. 2009 Project Professor of the Graduate School of Media and Governance, Keio University (current position) Jun. 2012 Audit & Supervisory Board Member of Sompco Japan Insurance Inc. Jun. 2013 Director of the Company (current position) Jun. 2014 Member of the Board of Nissha Printing Co., Ltd. (current position) Director of JAPAN POST BANK Co., Ltd. (current position)</p>	
 <p>Outside Director</p> <p>Isao Endo (May 8, 1956)</p>	<p>Apr. 1979 Jointed Mitsubishi Electric Corporation Oct. 1988 Jointed The Boston Consulting Group Inc. Oct. 1992 Jointed Andersen Consulting Oct. 1996 Partner of Andersen Consulting Sep. 1997 Partner and Director of Booz Allen Hamilton May 2000 Managing Partner of Roland Berger Ltd. Apr. 2006 Chairman of Roland Berger Ltd. (current position) Professor of the Graduate School of Commerce, Waseda University May 2011 Director of Ryohin Keikaku Co., Ltd. (current position) Mar. 2013 Audit & Supervisory Board Member of Yamaha Motor Co., Ltd. Jun. 2014 Director of the Company (current position) Director of Nisshin Steel Co., Ltd. (current position)</p>	
 <p>Outside Director</p> <p>Tamami Murata (Jan. 18, 1960)</p>	<p>Apr. 1988 Admitted to the Japanese Bar Aug. 2001 Attorney at law at Murata Law Office (current position) Apr. 2008 Executive Vice President of Daini Tokyo Bar Association Jun. 2014 Director of the Company (current position)</p>	

Management Members

Directors

(As of August 1, 2017)

Job Title Name (Date of Birth)	Summarized Resume	Responsibilities
 <p>Outside Director Scott Trevor Davis (Dec. 26, 1960)</p>	<p>Apr. 2001 Professor of the International Business Administration Department, the International School of Economics and Business Administration of Reitaku University</p> <p>May 2004 Director of Ito-Yokado Co., Ltd.</p> <p>Sep. 2005 Director of Seven & i Holdings Co., Ltd. (current position)</p> <p>Mar. 2006 Audit & Supervisory Board Member of Nissen Co., Ltd.</p> <p>Apr. 2006 Professor of the Department of Global Business, College of Business, Rikkyo University (current position)</p> <p>Mar. 2011 Member of the Board of Bridgestone Corporation (current position)</p> <p>Jun. 2014 Director of the Company (current position)</p>	

Note: Ms. Sawako Nohara, Mr. Isao Endo, Ms. Tamami Murata, and Mr. Scott Trevor Davis meet the requirements of an independent director as stipulated by the Tokyo Stock Exchange, Inc., and are deemed as being unlikely to have any conflicts of interest with general stockholders.

Executive Officers

(As of August 1, 2017)

Job Title Name (Date of Birth)	Summarized Resume	Responsibilities
<p>Group CEO, Representative Director, President and Executive Officer Kengo Sakurada (Feb. 11, 1956)</p>	Please refer to the summarized resume in the "Directors" section.	
<p>Group CFO, Representative Director, Deputy President and Senior Managing Executive Officer Shinji Tsuji (Dec. 10, 1956)</p>	Please refer to the summarized resume in the "Directors" section.	
<p>Overseas Insurance Business Owner Representative Director, Senior Managing Executive Officer Shigeru Ehara (Dec. 18, 1958)</p>	Please refer to the summarized resume in the "Directors" section.	
<p>Group CRO Director, Managing Executive Officer Masato Fujikura (Sep. 26, 1958)</p>	Please refer to the summarized resume in the "Directors" section.	
<p>Group CACO Director, Managing Executive Officer Koichi Yoshikawa (Feb. 23, 1963)</p>	Please refer to the summarized resume in the "Directors" section.	
<p>Nursing Care & Healthcare Business Owner Director, Managing Executive Officer Mikio Okumura (Nov. 23, 1965)</p>	Please refer to the summarized resume in the "Directors" section.	
 <p>Managing Executive Officer Junichi Tanaka (May 9, 1961)</p>	<p>Apr. 1984 Joined The Yasuda Fire & Marine Insurance Co., Ltd.</p> <p>Apr. 2014 Executive Officer, General Manager, Global Business Planning Department of the Company General Manager, Global Business Planning Department of Sompo Japan Insurance Inc. General Manager, Global Business Planning Department of NIPPONKOA Insurance Company, Limited</p> <p>Sep. 2014 Executive Officer, General Manager, Global Business Planning Department of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa")</p> <p>Dec. 2014 Executive Officer, General Manager, Global Business Planning Department and China & East Asia Regional Headquarters of the Company Executive Officer, General Manager, Global Business Planning Department and China & East Asia Regional Headquarters of Sompo Japan Nipponkoa</p> <p>Oct. 2015 Executive Officer, General Manager, Global Business Planning Department, China & East Asia Regional Headquarters and Europe Regional Headquarters of the Company Executive Officer, General Manager, Global Business Planning Department, China & East Asia Regional Headquarters and Europe Regional Headquarters of Sompo Japan Nipponkoa</p> <p>Jan. 2016 Executive Officer, General Manager, Europe Regional Headquarters and China & East Asia Regional Headquarters of the Company Executive Officer, General Manager, Europe Regional Headquarters and China & East Asia Regional Headquarters of Sompo Japan Nipponkoa</p> <p>Apr. 2016 Managing Executive Officer of the Company (current position) Managing Executive Officer of Sompo Japan Nipponkoa (current position)</p>	Assistant Owner, Overseas Insurance Business

Executive Officers

(As of August 1, 2017)

Job Title Name (Date of Birth)	Summarized Resume	Responsibilities
 <p>Group CIO Managing Executive Officer</p> <p>Shinichi Urakawa (Apr. 28, 1961)</p>	<p>Apr. 1984 Joined IBM Japan, Ltd. Dec. 2013 Executive Officer of Sompo Japan Insurance Inc. Executive Officer of NIPPONKOA Insurance Company, Limited Director, Deputy President, Executive Officer of NKSJ Systems, Inc. Sep. 2014 Executive Officer of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Representative Director, President and Executive Officer of Sompo Japan Nipponkoa Systems, Inc. Oct. 2015 Representative Director, President and Executive Officer of SOMPO System Innovations, Inc. (current position) Apr. 2016 Managing Executive Officer of the Company Director, Managing Executive Officer of Sompo Japan Nipponkoa (current position) Oct. 2016 Representative Director, President, and Executive Officer of Sompo Systems Inc. (current position) Apr. 2017 Group CIO, Managing Executive Officer (current position)</p>	<p>Chief Executive of the Group's IT area</p>
 <p>Managing Executive Officer</p> <p>Nigel Frudd (Oct. 4, 1958)</p>	<p>Nov. 1981 Admitted to the British Bar May 2014 Director of Canopus Group Limited (currently Sompo Canopus AG) (current position) Jul. 2015 Executive Officer of the Company Nov. 2016 Managing Executive Officer of the Company (current position) Mar. 2017 Vice Chairman and Executive Director of Sompo International Holdings Ltd. (current position) Vice Chairman Executive Director of Endurance Specialty Holdings Ltd. (current position)</p>	<p>Overseas M&A</p>
 <p>Group CHRO Managing Executive Officer</p> <p>Satoshi Kasai (Dec. 22, 1962)</p>	<p>Apr. 1985 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2015 Executive Officer, General Manager, Human Capital Department of the Company Executive Officer, General Manager, Human Capital Department of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2017 Group CHRO, Managing Executive Officer of the Company (current position) Managing Executive Officer of Sompo Japan Nipponkoa (current position)</p>	<p>Chief Executive of the Group's Human resource area</p>
 <p>Managing Executive Officer</p> <p>Atsushi Mizuguchi (Apr. 2, 1962)</p>	<p>Apr. 1985 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2015 Executive Officer, General Manager, Energy Industry Department of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2016 Executive Officer, General Manager, North America Regional Headquarters of the Company Executive Officer, General Manager, North America Regional Headquarters of Sompo Japan Nipponkoa Apr. 2017 Managing Executive Officer of the Company (current position) Managing Executive Officer of Sompo Japan Nipponkoa (current position)</p>	<p>Overseeing the North America region and the Europe & South America region (other than Turkey & Brazil)</p>
 <p>Group CDO Managing Executive Officer</p> <p>Koichi Narasaki (Jan. 4, 1958)</p>	<p>Apr. 1981 Joined Mitsubishi Corporation Jul. 2000 Joined Lineo, Inc. (UT, U.S.A.) Dec. 2002 Joined ACCESS CO., LTD. ("ACCESS") Apr. 2005 Executive Officer of ACCESS Feb. 2007 CEO of IP Infusion, Inc. (CA, U.S.A) (on loan) Apr. 2009 Director of ACCESS Oct. 2011 Vice President, COO of ACCESS Jun. 2012 Chairman of IP Infusion, Inc. Oct. 2014 CEO of UBIP Oct. 2015 President & COO of Midokura Group May 2016 Executive Officer of the Company Executive Officer of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2017 Group CDO, Managing Executive Officer of the Company (current position) Managing Executive Officer of Sompo Japan Nipponkoa (current position)</p>	<p>Chief Executive of the Group's Digital area</p>

Executive Officers

(As of August 1, 2017)

	Job Title Name (Date of Birth)	Summarized Resume	Responsibilities
	Executive Officer (General Manager, Accounting Department) Hidenori Hanada (Aug. 15, 1958)	Apr. 1981 Joined The Nippon Fire & Marine Insurance Co., Ltd. Apr. 2016 Executive Officer, General Manager, Accounting Department of the Company (current position) Executive Officer, General Manager, Accounting Department of Sompo Japan Nipponkoa Insurance Inc. (current position)	
	Executive Officer (General Manager, Corporate Communications Department and Corporate Social Responsibility Department) Kiyoshi Aoki (Feb. 2, 1964)	Apr. 1987 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2016 Executive Officer, General Manager, Corporate Communications Department of the Company Executive Officer, General Manager, Corporate Communications Department of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2017 Executive Officer, General Manager, Corporate Communications Department and Corporate Social Responsibility Department of the Company (current position) Executive Officer, General Manager, Corporate Communications Department and Corporate Social Responsibility Department of Sompo Japan Nipponkoa (current position)	
	Executive Officer (General Manager, Office of Group CEO) Masahiro Hamada (Dec. 18, 1964)	Apr. 1988 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2016 Executive Officer, General Manager, Office of Group CEO of the Company (current position)	
	Executive Officer (General Manager, Corporate Legal Department) Toshihiro Teshima (Oct. 24, 1960)	Sep. 1992 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2017 Executive Officer, General Manager, Corporate Legal Department of the Company (current position) Executive Officer, General Manager, Corporate Legal Department of Sompo Japan Nipponkoa Insurance Inc. (current position)	
	Executive Officer Yuji Kawauchi (Dec. 24, 1965)	Apr. 1988 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2017 Executive Officer of the Company (current position) Executive Officer of Sompo Japan Nipponkoa Insurance Inc. (current position)	Overseeing the South Asia & Pacific region
	Executive Officer (General Manager, Global Business Planning Department) Shinichi Hara (Apr. 14, 1965)	Apr. 1988 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Aug. 2017 Executive Officer, General Manager, Global Business Planning Department of the Company (current position) Executive Officer, General Manager, Global Business Planning Department of Sompo Japan Nipponkoa Insurance Inc. (current position)	

Audit & Supervisory Board Members

(As of August 1, 2017)

Job Title Name (Date of Birth)	Summarized Resume
 <p>Audit & Supervisory Board Member (Full-Time)</p> <p>Toshiyuki Takata (Jul. 6, 1957)</p>	<p>Apr. 1980 Joined The Nippon Fire & Marine Insurance Co., Ltd. Apr. 2010 Executive Officer, General Manager, Corporate Planning Department of the Company Jun. 2012 Director, Managing Executive Officer of the Company Jun. 2014 Audit & Supervisory Board Member of the Company (current position)</p>
 <p>Audit & Supervisory Board Member (Full-Time)</p> <p>Masaki Hanawa (Feb. 16, 1958)</p>	<p>Apr. 1981 Joined The Yasuda Fire & Marine Insurance Co., Ltd. Apr. 2010 Executive Officer, General Manager, Corporate Planning Department of Sompo Japan Insurance Inc. ("Sompo Japan") Jan. 2011 Executive Officer, General Manager, Corporate Planning Department & Service Quality Management and Enhancement Department of Sompo Japan Apr. 2011 Executive Officer, General Manager, Corporate Planning Department of Sompo Japan Apr. 2012 Managing Executive Officer of Sompo Japan Apr. 2013 Managing Executive Officer of NIPPONKOA Insurance Company, Limited Apr. 2014 Director, Managing Executive Officer of Sompo Japan Sep. 2014 Director, Managing Executive Officer of Sompo Japan Nipponkoa Insurance Inc. ("Sompo Japan Nipponkoa") Apr. 2016 Senior Advisor of Sompo Japan Nipponkoa Jun. 2016 Audit & Supervisory Board Member of the Company (current position)</p>
 <p>Outside Audit & Supervisory Board Member</p> <p>Naoki Yanagida (Feb. 27, 1960)</p>	<p>Apr. 1987 Admitted to the Japanese Bar Attorney at law at The Law Offices of Yanagida & Nomura (currently Yanagida & Partners) (current position) Jun. 2004 Audit & Supervisory Board Member of Nippon Paper Industries Co., Ltd. Audit & Supervisory Board Member of Nippon Unipack Holdings Co., Ltd. Jun. 2014 Outside Audit & Supervisory Board Member of Alpine Electronics, Inc. Audit & Supervisory Board Member of the Company (current position) Jun. 2016 Director and Audit & Supervisory Committee Member of Alpine Electronics, Inc. (current position) Audit & Supervisory Board Member of YKK CORPORATION (current position)</p>
 <p>Outside Audit & Supervisory Board Member</p> <p>Hideyo Uchiyama (Mar. 30, 1953)</p>	<p>Nov. 1975 Joined Arthur Young & Company Dec. 1979 Joined Asahi Accounting Company (now KPMG AZSA LLC) Mar. 1980 Registered as Certified Public Accountant Jul. 1999 Representative Partner of Asahi & Co. (now KPMG AZSA LLC) May 2002 Board Member of Asahi & Co. (now KPMG AZSA LLC) Jun. 2006 Executive Board Member of KPMG Azsa & Co. (now KPMG AZSA LLC) Jun. 2010 Managing Partner of KPMG Azsa & Co. (now KPMG AZSA LLC) Chairman of KPMG Japan Sep. 2011 Chairman of KPMG Asia Pacific Oct. 2013 CEO of KPMG Japan Sep. 2015 Executive Advisor of ASAHI Tax Corporation (current position) Jun. 2016 Audit & Supervisory Board Member of OMRON Corporation (current position) Jun. 2017 Audit & Supervisory Board Member of the Company (current position)</p>
 <p>Outside Audit & Supervisory Board Member</p> <p>Atsuko Muraki (Dec. 28, 1955)</p>	<p>Apr. 1978 Joined Ministry of Labour Oct. 2005 Counsellor for Policy Evaluation, Minister's Secretariat, Ministry of Health, Labour and Welfare Sep. 2006 Deputy Director-General of Equal Employment, Children and Families Bureau, Ministry of Health, Labour and Welfare Jul. 2008 Director-General of Equal Employment, Children and Families Bureau, Ministry of Health, Labour and Welfare Sep. 2010 Director-General for Policies on Cohesive Society, Cabinet Office Sep. 2012 Director-General of Social Welfare and War Victims' Relief Bureau, Ministry of Health, Labour and Welfare Jul. 2013 Vice-Minister of Health, Labour and Welfare, Ministry of Health, Labour and Welfare Jun. 2016 Member of the Board of ITOCHU Corporation (current position) Jun. 2017 Audit & Supervisory Board Member of the Company (current position)</p>

Note: Mr. Naoki Yanagida, Mr. Hideyo Uchiyama and Ms. Atsuko Muraki meet the requirements of an independent auditor as stipulated by the Tokyo Stock Exchange, Inc., and are deemed as being unlikely to have any conflicts of interest with general stockholders.

Corporate Governance

The Group considers continually improving the transparency and fairness of its corporate governance and fulfilling its corporate social responsibility as essential to maintaining strong relations of trust with stakeholders.

The Group formulated its Corporate Governance Policy (<http://www.sompo-hd.com/en/company/governance/overview/policies/>) to clarify basic policies regarding the formation of the overall vision for the governance structure and the governance framework. We continue to improve our corporate governance and aim to establish optimal systems.

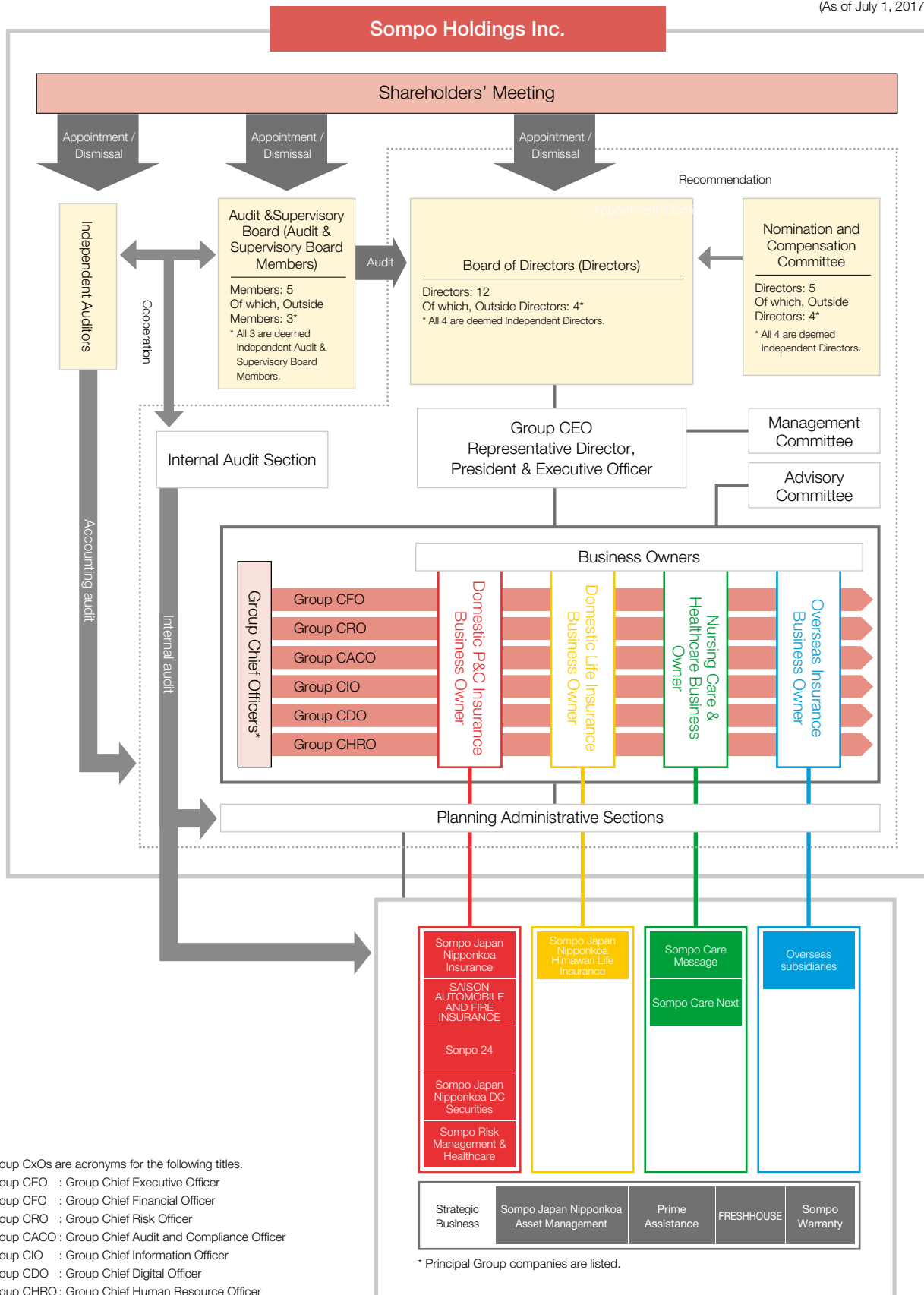
Corporate Governance Overview

As of July 1, 2017

Organizational structure	Company with an Audit & Supervisory Board
Chairman of the Board of Directors	Kengo Sakurada (Group CEO, Representative Director, President and Executive Officer)
Number of directors	12, of which 4 are outside directors
Number of Audit & Supervisory Board members	5, of which 3 are outside Audit & Supervisory Board members
Board of Directors meetings (Fiscal 2016 results)	Held 14 times Attendance: 98.9% for directors, 100% for Audit & Supervisory Board members * Orientation meetings for outside directors are held in conjunction with Board of Directors meetings to ensure meetings of the Board of Directors operate effectively. * Please refer to page 80 for details regarding directors and Board of Directors meetings.
Audit & Supervisory Board meetings (Fiscal 2016 results)	Held 13 times Attendance: 100% * Please refer to page 80 for details regarding Audit & Supervisory Board members and Audit & Supervisory Board meetings.
Voluntary committee equivalent to nominating committee and compensation committee	Nomination and Compensation Committee * Comprising 5 committee members (4 outside directors, 1 internal director) and chaired by an outside director * Please refer to page 80 for details regarding the Nomination and Compensation Committee.
Appointment of directors and Audit & Supervisory Board members	Formulates policies for appointment of officers through the resolution of the Board of Directors in light of advice from the Nomination and Compensation Committee, which functions as an advisory body to the Board of Directors * Please refer to page 81 for details regarding policies for appointment of officers.
Number of independent directors and independent Audit & Supervisory Board members	4 outside directors and 3 outside Audit & Supervisory Board members * All outside directors and outside Audit & Supervisory Board members are independent as defined by the Tokyo Stock Exchange. * Please refer to page 81 for standards regarding independence of outside directors and outside Audit & Supervisory Board members.
Determination of compensation, etc.	Formulates policies on decisions pertaining to compensation for officers through the resolution of the Board of Directors in light of advice from the Nomination and Compensation Committee, which functions as an advisory body to the Board of Directors * Please refer to page 83 for details regarding policies on decisions pertaining to compensation for officers.

Corporate Governance Structure

(As of July 1, 2017)



* Group CxOs are acronyms for the following titles.
 Group CEO : Group Chief Executive Officer
 Group CFO : Group Chief Financial Officer
 Group CRO : Group Chief Risk Officer
 Group CACO : Group Chief Audit and Compliance Officer
 Group CIO : Group Chief Information Officer
 Group CDO : Group Chief Digital Officer
 Group CHRO : Group Chief Human Resource Officer

* Principal Group companies are listed.

Directors and the Board of Directors

The Board of Directors performs its duties as stipulated by law, establishes important items for management, and serves a supervisory function overseeing the conditions of business execution. The Board of Directors meeting, in principle, convenes on a monthly basis and comprises an appropriate number of members to realize swift decision-making.

Preliminary briefing sessions are held with outside directors to provide details about the discussion agenda with specific emphasis on the key agenda items. The integration of the Board of Directors meeting and preliminary briefing session, which includes communicating the opinions, questions, and other comments expressed by the outside directors at the preliminary briefing sessions to all attending directors before the Board of Directors meeting, is intended to facilitate constructive deliberations at the Board of Directors meeting and ensure the effectiveness of the

Board of Directors operations. Steps including convening meetings of the outside directors and the Group CEO are implemented to facilitate open exchange of opinions between the outside directors and the chief executive.

The Company's Board of Directors comprises 12 members, four of which are outside directors. Current members include 11 Japanese nationals and 1 non-Japanese, and 10 men and 2 women.

The directors apply their accumulated knowledge and experience to the key issues for the Company to realize the proper execution of fair and effective executive management.

To ensure full clarity of responsibility related to business matters in each fiscal year, a director's tenure ends at the close of the Ordinary General Meeting of Shareholders held within the latest fiscal year that is within one year of the appointment.

Audit & Supervisory Board Members and Audit & Supervisory Board

Audit & Supervisory Board members audit the work performance of the directors through such activities as auditing the construction and maintenance conditions of the Group internal control system and providing effective advice and recommendations to senior management that promotes the Group's sustainable growth and increases the corporate value over the medium- and long-term. The Audit & Supervisory Board establishes the audit standards, basic policy on audits, and auditing programs to make the above auditing activities functional and effective and systematically conduct auditing operations.

The Audit & Supervisory Board sets an annual meeting schedule and endeavors to realize full participation of all members and coordinates activities. Such endeavors include distributing information materials before meetings to ensure members are fully prepared to conduct thorough reviews and deliberations.

The Company's Audit & Supervisory Board comprises five members, three of whom are outside directors. Current members include five Japanese nationals—four men and one woman. One

of the Audit & Supervisory Board members is a certified public accountant with many years of working experience at an audit firm and who possesses extensive knowledge of finance and accounting.

The Company has also established the Audit & Supervisory Board's Office to enhance the effectiveness of the Audit & Supervisory Board Members' audits and assigns exclusive personnel with the supplemental knowledge and experience to assist the Audit & Supervisory Board Members in carrying out their duties.

The Audit & Supervisory Board additionally commissions an external legal expert to serve as an advisor who is independent from the execution of operations to protect the interests of the Company and shareholders.

To ensure independence from management, and in accordance with the Companies Act, Audit & Supervisory Board members' term of office expires at the conclusion of the General Meeting of Shareholders in the final fiscal year that ends within four years of their appointment.

Nomination and Compensation Committee

The Nomination and Compensation Committee is established as an advisory body to the Board of Directors intended to improve transparency and fairness regarding director and executive officer nomination and Compensation.

The committee sets the director and executive officer appointment policy and appointment standards, determines individuals to propose as candidates, conducts director and executive officer evaluations and submits recommendations to the Board of Directors for director remuneration amounts and the remuneration structure, and contributes to the appointment and treatment of subsidiary directors based on the subsidiary business content and scope.

In addition, the committee conducts the Group CEO performance evaluation to improve the transparency of corporate governance.

The committee is comprised of members appointed from the Company's directors with outside directors representing the majority of members in order to ensure the independence and neutrality of the members.

The committee chairperson is an outside director elected by the committee members. At the time of the submission of this report, the committee comprises five members with four outside directors and one internal director.

Policies for Appointment of Officers

The appointment of directors, executive officers, and Audit & Supervisory Board members is conducted in accordance with the following policies for appointment of officers. Directors and executive officers are nominated by the Board of Directors based on discussions with the Nomination and Compensation Committee.

Furthermore, in the event that the Board of Directors' appointment of an Audit & Supervisory Board member is determined by resolution at the General Meeting of Shareholders, an opportunity will be provided in advance for the Board of Directors to discuss the candidate with the Audit & Supervisory Board to seek its approval.

(1) Policies for appointment of directors and Audit & Supervisory Board members

The Company supervises and guides its subsidiaries, formulating management strategies for subsidiaries engaged mainly in the P&C insurance business, as well as comprehensive management strategies for the entire Group. The Company is responsible for the execution and realization of these strategies.

From this perspective, the Board of Directors appoints directors based on familiarity with the Company's business, ensuring a balance between experience and achievements without bias for an area of specialization. To facilitate objective decision making with respect to management issues from a diverse and independent

focus and perspective, the Board of Directors includes multiple outside directors with a wide range of knowledge and experience having backgrounds in corporate management, academia, and the legal profession.

The Audit & Supervisory Board consists of Audit & Supervisory Board members appointed on the basis of their solid knowledge of finance and accounting and in consideration of an overall balance of backgrounds in corporate management experience and the legal profession. Furthermore, the appointment of directors and Audit & Supervisory Board members is based on appointment criteria in consideration of Comprehensive Guidelines for Supervision of Insurance Companies.

The Group formulated outside director independence criteria as a standard for the appointment of outside directors and outside Audit & Supervisory Board members.

(2) Policies for appointment of executive officers

The Group formulated a "desired image for executive officers" and "Policies for appointment of executive officers" to identify the basic skills and qualifications required and define the balance between experience and achievements when appointing executive officers. In compliance with the policies, executive officers are appointed.

Standards regarding Independence of Outside Directors / Audit & Supervisory Board Members

The Company has prescribed the "Standards regarding Independence of Outside Directors / Audit & Supervisory Board Members" by resolution of the Board of Directors based on the advice of the Nomination and Compensation Committee, an advisory body to the Board of Directors, and in accordance with the standards required by the Tokyo Stock Exchange. This information is disclosed via the corporate governance report.

Under the Standards regarding Independence of Outside Directors / Audit & Supervisory Board Members, the Company will determine the independence from the Company of outside directors and outside Audit & Supervisory Board members based on the matters set forth below:

- 1. Personal Relationships:** A kinship between the candidate and any officer or employee of the group, status of mutual appointments of officers between the Company and the company which the candidate is originally from.
- 2. Capital Relationships:** The holding of shares in the Company by the candidate and the status of shareholding by the Group.
- 3. Business Relationships:** Business transactions or donations between the Group and the candidate.
- 4. Significant interests other than the above**

In the event that a candidate for outside director falls within any of the categories listed below, the Nomination and Compensation Committee, a committee primarily constituted of outside directors, will examine his/her independence. Following the final determination by the Board of Directors, the proposal for appointment will be

submitted to the General Meeting of shareholders of the Company and the Company will submit notification of such outside director as an independent director as prescribed by each financial instruments exchange.

In the case of a candidate for outside Audit & Supervisory Board Members, the Audit & Supervisory Board will take into consideration these standards in determining whether to consent to a proposal being submitted to the General Meeting of shareholders of the Company for the appointment of Audit & Supervisory Board Members. Upon receiving this consent, the Board of Directors will submit the proposal for appointment to the General Meeting of shareholders and submit notification of such outside Audit & Supervisory Board Members as an independent auditor as prescribed by each financial instruments exchange.

The Company selects a wide range of independent outside directors and outside Audit & Supervisory Board members, individuals with experience as corporate managers, academics, and lawyers with extensive knowledge in a wide range of fields, with the aim of enabling valuable discussions incorporating objective and multiple viewpoints and perspectives on the Group's management strategies and management issues.

As a result, outside directors and outside Audit & Supervisory Board members contribute to frank, active, and constructive deliberations and discussions at meetings of the Board of Directors, Audit & Supervisory Board, and Nomination and Compensation Committee.

Outside Directors and Outside Audit & Supervisory Board Members

(As of June 26, 2017)

The Company's outside directors and outside Audit & Supervisory Board members consist of the following seven persons and are making their respective contributions to the Board of Directors and the Audit & Supervisory Board, ensuring that corporate governance is appropriately executed with transparency and fairness.

Outside Directors

Name	Attendance at Board of Directors meetings	Significant positions concurrently held	Reasons for appointment as an outside director
Sawako Nohara	All 14 Board of Directors meetings	President of IPSe Marketing, Inc. Project Professor of the Graduate School of Media and Governance, Keio University Member of the Board of Nissha Printing Co., Ltd. (Outside Director) Director of JAPAN POST BANK Co., Ltd. (Outside Director)	With her abundant experience as a company manager and broad knowledge related to the IT industry, as well as deep insight gained through participation in policy-making during her term as an officer in government-related committees, including as a private-sector member of the Industrial Competitiveness Council, she has provided appropriate advice on the management of the Company from diversified and professional perspectives. At the same time, she has provided valuable advice on the initiative on women's empowerment in the workplace, which is also one of the important strategies of the Company.
Isao Endo	All 14 Board of Directors meetings	Chairman of Roland Berger Ltd. Director of Ryohin Keikaku Co., Ltd. (Outside Director) Director of Nisshin Steel Co., Ltd. (Outside Director)	With his broad insight based on his practical experience at a global consulting firm and academic knowledge as a graduate school professor, as well as abundant experience as a company manager, he has provided appropriate advice on the management of the Company, especially through his deep and diversified perspective gained through his practical research on "Gemba Power."
Tamami Murata	All 14 Board of Directors meetings	Attorney at Law	With her abundant knowledge and experience as an attorney at law, she has provided appropriate advice on the management of the Company with her professional viewpoints based on her knowledge and experience. At the same time, she has provided valuable advice on the initiative on women's empowerment in the workplace, which is also one of the important strategies of the Company.
Scott Trevor Davis	Attended 13 times out of 14 Board of Directors meetings	Director of Seven & i Holdings Co., Ltd. (Outside Director) Professor of the Department of Global Business, College of Business, Rikkyo University Member of the Board of Bridgestone Corporation (Outside Director)	With his broad knowledge as an erudite scholar, he has provided appropriate advice on the management of the Company, especially through his research on strategic management and CSR at the university. Moreover, he has provided diversified advice from global perspectives.

Outside Audit & Supervisory Board Members

Name	Attendance at Board of Directors meetings	Significant positions concurrently held	Reasons for appointment as an outside Audit & Supervisory Board member
Naoki Yanagida	Meetings of the Board of Directors: Attended all 14 meetings; all 13 Audit & Supervisory Board meetings	Attorney at Law Outside Director Audit and Supervisory committee of Alpine Electronics, Inc. Audit & Supervisory Board Member of YKK CORPORATION (Outside Auditor)	With his experience and specialized knowledge as an attorney at law, the Company judges that he possesses an aptitude for duties as an outside Audit & Supervisory Board member.
Hideyo Uchiyama	(Assumed office June 26, 2017)	Certified public accountant Executive Advisor of ASAHI Tax Corporation Audit & Supervisory Board Member of OMRON Corporation (Outside Auditor)	He has abundant experience as a manager at one of Japan's leading auditing corporations and a global consulting firm in addition to his professional knowledge and experience as a certified public accountant. The Company judges that he will appropriately reflect his abundant knowledge and experience in the Company's audits as an outside Audit & Supervisory Board member.
Atsuko Muraki	(Assumed office June 26, 2017)	Member of the Board of ITOCHU Corporation (Outside Director)	She has a high level of knowledge and abundant experience based on having held important posts such as Vice-Minister, Deputy Director-General, and Director-General of Equal Employment, Children and Families Bureau in the Ministry of Health, Labour and Welfare, as well as Director-General for Policies of the Cabinet Office. The Company judges that she will appropriately reflect her abundant knowledge and experience in the Company's audits as an outside Audit & Supervisory Board member.

Policies on Decisions Pertaining to Compensation of Officers

The Group regards compensation for officers as important matters from the viewpoints of improvement in business performance and corporate value, and sets policies on compensation for officers as follows:

(1) Basic policy on Compensation for Officers (Common to Group Companies)

- ① The form and level of compensation for officers shall enable recruiting and retaining superior human resources as management of the Group.
- ② Compensation structure shall be consistent with business strategy and promote officers' incentive to improve performance for the sake of the Group's growth.
- ③ Compensation shall reflect medium to long-term results and initiatives by officers as well as single-year results.
- ④ Objectiveness, transparency and fairness that can fulfill accountability to stakeholders shall be achieved in compensation structure for the Company and major subsidiaries through deliberation process in the Nomination and Compensation Committee inside the Group.

(2) Compensation structure for Officers

The Group sets policies on compensation for officers as follows. However, in cases there are reasonable grounds to believe that those policies should not be applied, the amount and composition of compensation are determined by the Board of Directors based on the recommendation of the Nomination and Compensation Committee.

The Nomination and Compensation Committee examines compensation budget for all directors and executive officers and makes recommendations to the Board of Directors on an annual basis. The amount of compensation for directors and executive officers are determined by the Board of Directors within the budget.

- ① Composition of compensation for directors and how it is determined

Compensation for directors shall consist of monthly compensation, performance-linked compensation and performance-linked stock compensation.

With regard to monthly compensation, performance-linked compensation and performance-linked stock compensation, fixed amount shall be determined for monthly compensation, while a base amount and the number of standard point (one point = one common share) shall be determined for performance-linked compensation and performance-based stock compensation depending on whether the person in an outside or internal director, or does or does not have authority to represent the Company. Nevertheless, performance-linked compensation and performance-linked stock compensation will not be paid to outside directors.

Compensation as a director and compensation as an executive officer shall be totaled and paid together to those directors who are serving concurrently as executive officers.

Overview of performance-linked compensation and performance-linked stock compensation are described in ④ and ⑤ below.

- ② Composition of compensation for executive officers and how it is determined

Compensation for executive officers shall consist of monthly compensation, performance-linked compensation and performance-linked stock compensation. The amount and composition of compensation for the group CEO are examined and recommended by the Nomination and Compensation Committee, and determined by the Board of Directors based on the business

environment and market level of compensation for executive officers, and group CEO's achievements and skills. The amount and composition of compensation for executive officers other than group CEO are determined based on the business environment and market level of compensation for executive officers and shall reflect the significance of duties, strategic positioning, achievements and skills. Fixed amount shall be determined for monthly compensation, while a base amount and the number of standard point (one point = one common share) shall be determined for performance-linked compensation and performance-linked stock compensation

Overview of performance-linked compensation and performance-linked stock compensation are described in ④ and ⑤ below.

- ③ Composition of compensation for Audit & Supervisory Board members and how it is determined

The form and level of compensation for Audit & Supervisory Board members shall commensurate with their duties and responsibilities and determined at a fixed amount through discussion between the Audit & Supervisory Board members depending on whether the Audit & Supervisory Board member is full-time or part-time while giving due consideration to their independence.

- ④ Performance-linked compensation

The Company has introduced performance-linked compensation system in order to align compensation for officers and business strategy and promote officer's incentive to improve performance for further growth of the Group. Below is overview of the system:

- Performance-linked compensation shall be determined by reflecting single-year corporate performance and individual performance to the base amount of performance-linked compensation.
- Performance metrics to evaluate corporate performance are adjusted consolidated profit and adjusted consolidated ROE, and coefficient is determined as a ratio of actual figures to targeted figures (projected figures in business plan). For performance metrics to evaluate individual performance, coefficient is determined depending on evaluation result in individual performance evaluation of officers.
- Coefficient for performance-linked compensation is calculated by multiplying the above-mentioned coefficient for company performance by coefficient for individual performance, and the amount of payment is calculated by multiplying base amount of performance-linked compensation by the coefficient for performance-linked compensation.
- For officers who serve as business owners or in charge of those businesses, sales and profit of the business are used as performance metrics to evaluate corporate performance.

- ⑤ Performance-linked stock compensation

The company had introduced performance-linked stock compensation system in order to increase the linking between compensation and increases in corporate value over the medium to long-term.

Below is overview of the system:

- Performance-linked stock compensation shall be determined by reflecting the medium to long-term stock value and consolidated performance to the number of performance-linked stock compensation standard point in comparison to the market.
- Coefficient for stock value shall be determined by comparing 3-year growth rate of our stock value to the TOPIX growth rate.
- Coefficient for consolidated performance shall be determined by comparing our growth rate of consolidated net income over the past 3 business years to the growth rate of peer group (global companies centering around insurance companies).

- Coefficient for performance-linked stock compensation is calculated by multiplying the above-mentioned coefficient for stock value by coefficient for consolidated performance, and the

point to provide is calculated by multiplying the number of performance-linked stock compensation standard point by the coefficient for performance-linked stock compensation.

Compensation Amounts of Directors and Audit & Supervisory Board Members

Category	Number of officers for payment	Total compensation, etc.	Total amount per type of compensation		
			Basic compensation		Performance-linked stock compensation
			Monthly compensation	Performance-linked compensation	
Directors	15	¥388 million	¥329 million		¥59 million
			¥260 million	¥68 million	
Audit & Supervisory Board members	6	¥104 million	¥104 million		—
			¥104 million	—	
Total	21	¥493 million	¥433 million		¥59 million
			¥364 million	¥68 million	

- Notes: 1. The number of officers for payment includes two directors and one audit & supervisory board member who resigned at the end of the 6th General Meeting of Stockholders held on June 27, 2016.
2. Total compensation, etc., and total amount per type of compensation, etc., include compensation, etc., of two directors and one Audit & Supervisory Board member who resigned at the end of the 6th General Meeting of Stockholders held on June 27, 2016.
3. The total amount of compensation etc., of directors includes ¥275 million as compensation of executive officers for directors who are serving concurrently as executive officers (¥167 million in monthly compensation, ¥58 million in performance-linked compensation, and ¥49 million in performance-linked stock compensation). The compensation of executive officers is being paid to a total of nine persons.
4. Of the compensation, etc., paid to directors, monthly compensation and performance-linked compensation are paid in cash.
5. Performance-linked compensation is based on the performance of the previous fiscal year.
The amount of reserve for performance-linked compensation based on the performance of the current fiscal year is ¥73 million.
6. Performance-linked stock compensation is the amount of provision of reserve for stock benefits posted as the portion for the current fiscal year.
7. Officers who receive compensation, etc., of ¥100 million or more in total from the Company and its consolidated subsidiaries are listed as follows.

Name	Officer category	Company category	Total amount per type of compensation			Total amount of consolidated compensation, etc.
			Basic compensation		Performance-linked stock compensation	
			Monthly compensation	Performance-linked compensation		
Kengo Sakurada	Director	The Company	¥101 million		¥19 million	¥122 million
			¥68 million	¥33 million		
	Director	Sompo Japan Nipponkoa Insurance Inc.	¥1 million	—	—	
Keiji Nishizawa	Director	The Company	¥2 million		—	¥104 million
			—	¥2 million		
	Director	Sompo Japan Nipponkoa Insurance Inc.	¥82 million	¥20 million	¥19 million	

8. The maximum amounts of compensation determined by resolutions of the General Meeting of Stockholders are as set out below.

Category	Maximum amount of compensation
Directors	<ul style="list-style-type: none"> • Monthly compensation and performance-linked compensation (compensation paid in cash) No more than ¥400 million per year (of which the amount to outside directors shall be no more than ¥100 million per year) • Performance-linked stock compensation No more than ¥300 million*1 in three fiscal years*2 <p>*1 The maximum amount contributed by the Company as the portion for directors to the Board Benefit Trust for performance-linked stock compensation. *2 From the fiscal year ended March 31, 2017, to the fiscal year ending March 31, 2019 Note: In each case, the amount of compensation, etc., of directors does not include the portion paid as employee salary to directors serving concurrently as employees.</p>
Audit & Supervisory Board members	<ul style="list-style-type: none"> • Monthly compensation (compensation and paid in cash) No more than ¥110 million per year

Policy on Cross-Shareholdings

The Company's subsidiary Sompo Japan Nipponkoa Insurance Inc. engages in cross-shareholdings for the purposes of receiving investment returns in the forms of dividend income and share price appreciation, fortifying relations with insurance sales channels and business partners, and maintaining and strengthening transactional relationships regarding insurance with corporate clients.

The Board of Directors annually examines the rationale for continuing to maintain major cross-shareholding accounts. These examinations consider the future value of the shares based on the cross-shareholding objectives, such as expanding insurance transactions and strengthening alliances, review the long-term

outlooks for unrealized gains from value appreciation and the share value, and set quantitative risk and return assessment benchmarks for the associated insurance transactions and share values.

As part of the Group's capital policy, the Company implements a management policy of allocating a portion of the capital buffer realized from the continuous selling of cross-shareholdings to growth business investment, such as overseas M&A, to support the maintenance of financial soundness and improve capital efficiency. These activities are conducted in accordance with the medium-term and annual retention and disposal plans for cross shareholdings established by the Board of Directors.

Information Disclosure

The Group has established a basic disclosure policy and strives to disclose information in an appropriate and timely manner to ensure that its various stakeholders, including customers, shareholders, and other investors, have a correct understanding of the Sompo Holdings Group's management and other initiatives.

Corporate Website/Integrated Report

The Company's corporate website is a source of corporate data as well as information on Group businesses, topics of interest to shareholders and other investors, and CSR activities. We also post timely news releases on this website. The English version of the website provides a variety of information for people overseas.

URL

<http://www.sompo-hd.com/en/>

In addition to the corporate website, the Company publishes the Integrated Annual Report (in Japanese and English), which provides easy-to-understand explanations of the Group's profile, management policies, and operating performance.



Regular Investor Briefings for Investors and Analysts

The Company holds regular investor briefings for investors and analysts. Presentation materials used in these briefings are made available for all interested parties on the Company's corporate website.

IR meetings are held twice annually with the Group CEO, the CFO, and other members of senior management in attendance, in principle, and include presentations and question and answer sessions.

The Company arranges for other members of senior management, including the Group CEO, to visit and engage in dialogue with overseas investors several times a year. In Japan, the CFO and the executive officer of the Corporate Planning Department, who oversees IR activities, arrange for dialogue with shareholders as needed.

These dialogues enable the Company to explain its management policies and other topics in a timely manner while also allowing senior management to receive feedback on shareholder interests and concerns, which contributes to forming management strategy and executing operations.

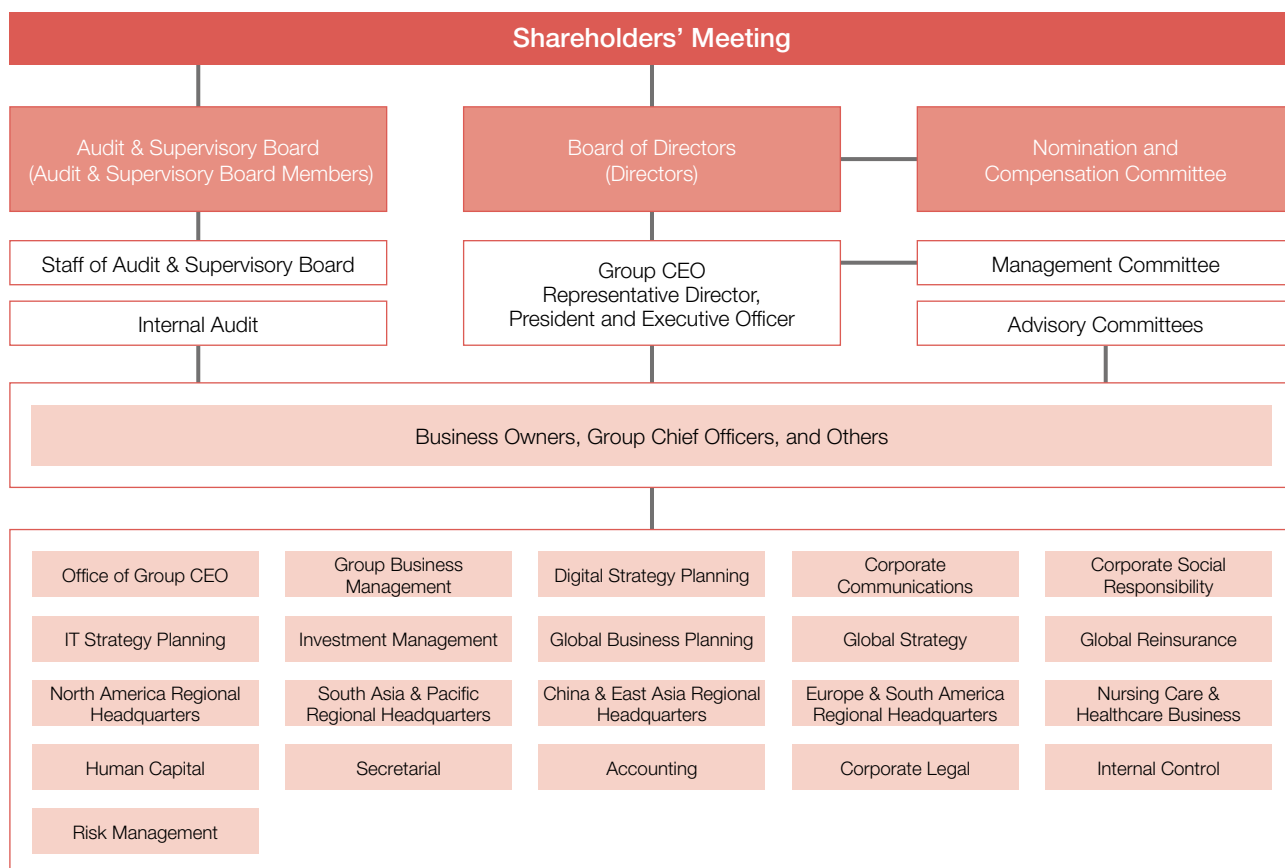
Business strategy explanation meetings for institutional investors and analysts (IR meetings)	2 times
Teleconferences for institutional investors and analysts	3 times
Conferences sponsored by securities companies	6 times
Individual meetings	272 times
Information sessions for individual investors	8 times

Corporate Overview

Company name: Sampo Holdings, Inc.
 Date of establishment: April 1, 2010
 Capital: 100 billion yen
 Head office: 26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-8338, Japan
 Group CEO
 Representative Director, President and Executive Officer: Kengo Sakurada
 Employees: 514*
 Business activities: Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other related operations.
 Exchange listing: Tokyo Stock Exchange (First Section)
 URL: <http://www.sampo-hd.com/en/>

* As of March 31, 2017

Organization Chart



Share Information

(As of July 1, 2017)

1. Fiscal year:	April 1 of each year through March 31 of the following year
2. Annual General Meeting of Shareholders:	Held within 3 months of the end of each fiscal year
3. Record date for year-end dividends and voting rights:	March 31 Note: Record date for interim dividends: September 30
4. Share-trading lot size:	100
5. Shareholder registry administrator:	Mizuho Trust & Banking Co., Ltd.
6. Public notices:	Sompo Holdings issues public notices electronically (http://www.sompo-hd.com/) Note: If a public notice cannot be issued electronically, it will be published in the <i>Nihon Keizai Shimbun</i> (newspaper).
7. Exchange listing:	Tokyo Stock Exchange (First Section)

Matters for the General Meeting of Shareholders

The 7th General Meeting of Shareholders was held on June 26, 2017. The matters to be reported and the matters to be resolved were as follows:

Matters to Be Reported

1. The business report, the consolidated financial statements, and the audit reports by the accounting auditors and the Audit & Supervisory Board for fiscal 2016 (April 1, 2016 to March 31, 2017)
2. The financial statements for fiscal 2016 (April 1, 2016 to March 31, 2017)

Matters to Be Resolved

- Proposal No. 1 Disposition of Retained Earnings
- Proposal No. 2 Appointment of 12 Directors
- Proposal No. 3 Appointment of 2 Audit & Supervisory Board Members
- Proposal No. 4 Revision of the Amounts of Director Remuneration, etc.
- Proposal No. 5 Revisions Pertaining to Amounts and Details of Stock Compensation Plan

The proposals were approved as initially proposed.

Distribution and Shares

(As of March 31, 2017)

1. Equity Shares

(1) Type of shares	Common shares
(2) Total number of authorized shares	1,200,000,000
(3) Total number of shares outstanding	415,352,294 (Including treasury stock)
(4) Total number of shareholders	44,095

2. Types of Shareholders

Category	Number of Shareholders	Number of Shares Held (Thousands)*1	Portion of Shares Outstanding (%)**2
National and Regional Governmental Organizations	2	8	0.00
Financial Institutions	167	142,975	34.42
Securities Companies	49	9,775	2.35
Other Corporations	1,049	33,155	7.98
Foreign Investors	729	168,616	40.60
Individuals and Others	42,099	60,820	14.64
Total	44,095	415,352	100.00

Top 10 Shareholders

(As of March 31, 2017)

Name of Shareholder	Number of Shares Held (Thousands)	Portion of Shares Outstanding (%)
STATE STREET BANK AND TRUST COMPANY	26,531	6.39
Japan Trustee Services Bank, Ltd. (Trust account)	21,731	5.23
The Master Trust Bank of Japan, Ltd. (Trust account)	21,510	5.18
Sompo Holdings Employee Shareholders Association	9,335	2.25
The Dai-ichi Life Insurance Company, Limited	8,181	1.97
NIPPON EXPRESS CO., LTD.	8,001	1.93
Japan Trustee Services Bank, Ltd. (Trust account 5)	7,580	1.83
GOVERNMENT OF NORWAY	6,759	1.63
STATE STREET BANK AND TRUST COMPANY 505225	5,919	1.43
Japan Trustee Services Bank, Ltd. (Trust account 1)	5,625	1.35

Notes: 1. In addition to the above, the Company holds 21,340 thousand shares of treasury stock (5.14%). This number of treasury stock does not include 612 thousand shares of the Company's stock held by Mizuho Trust & Banking Co. Ltd. (Re-entrusted entity: Trust & Custody Services Bank, Ltd. (Trust E account) established for the "Board Benefit Trust (BBT)" plan.)

2. The number of shares held by The Dai-ichi Life Insurance Company, Limited, includes 4,492 thousand shares contributed by that company as trust assets for a retirement benefit trust (In the shareholder register, the shares are listed under the name of Mizuho Trust & Banking Co., Ltd., Dai-ichi Life Insurance Retirement Benefit Trust.).

Top 50 Shareholders (Sompo Japan Nipponkoa)

(As of March 31, 2017)

The number of companies and carrying amount on the balance sheet in which equity investments are held for purposes other than pure investment:

1,946 companies 1,581,089 million yen

• Specific shareholders

Purpose for which shares are held: To maintain and strengthen business relationships

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
Honda Motor Co., Ltd.	20,889,600	70,001
Canon Inc.	17,439,987	60,534
Shin-Etsu Chemical Co., Ltd.	5,357,556	51,668
Hulic Co., Ltd.	46,378,800	48,558
Dai-ichi Life Holdings, Inc.	20,000,000	39,930
Fuji Heavy Industries Ltd.	9,726,030	39,711
SUZUKI MOTOR CORPORATION	7,761,500	35,873
ITOCHU Corporation	20,036,714	31,658
NIPPON EXPRESS CO., LTD.	50,967,522	29,153
Marubeni Corporation	42,083,000	28,847
TOYOTA MOTOR CORPORATION	4,764,508	28,787
NISSAN MOTOR CO., LTD.	25,928,000	27,833
Aisin Seiki Co., Ltd.	4,120,720	22,540
Ajinomoto Co., Inc.	10,239,494	22,491
Suruga Bank Ltd.	8,829,848	20,697
Mebuki Financial Group, Inc.	46,118,260	20,522
The Chiba Bank, Ltd.	24,537,968	17,544
SHIONOGI & CO., LTD.	3,015,791	17,334
Nitto Denko Corporation	2,009,200	17,283
Murata Manufacturing Co., Ltd.	1,019,200	16,139
Komatsu Ltd.	5,231,448	15,179
Shiseido Company, Limited	5,044,497	14,780
JFE Holdings, Inc.	7,038,669	13,433
AEON CO., LTD.	7,884,635	12,812
Panasonic Corporation	9,800,000	12,328
Ricoh Company, Ltd.	13,398,414	12,272

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
LPI Capital Berhad	28,353,600	12,233
YAMATO HOLDINGS CO., LTD.	5,133,900	11,974
East Japan Railway Company	1,221,200	11,838
Nippon Paint Holdings Co., Ltd.	2,950,200	11,432
NH Foods Ltd.	3,493,000	10,440
Kawasaki Heavy Industries, Ltd.	30,577,999	10,335
T&D Holdings, Inc.	6,264,810	10,123
Sharp Corporation	21,496,000	10,103
NOK CORPORATION	3,571,400	9,228
TPR Co., Ltd.	2,293,000	8,380
Seven & i Holdings Co., Ltd.	1,853,702	8,085
NSK Ltd.	5,074,000	8,077
Isuzu Motors Limited	5,450,550	8,025
The Hiroshima Bank, Ltd.	16,687,911	7,893
Nissan Chemical Industries, Ltd.	2,380,000	7,711
Tokyo Tatemono Co., Ltd.	5,242,000	7,695
Nichirei Corporation	2,765,000	7,614
JX Holdings, Inc.	13,759,125	7,522
TOSHIBA CORPORATION	30,308,000	7,316
SOHGO SECURITY SERVICES CO., LTD.	1,721,315	7,152
Mazda Motor Corporation	4,336,840	6,951
Asahi Kasei Corp.	6,423,000	6,936
mitsubishi GAS CHEMICAL COMPANY, INC.	2,997,925	6,931
YAMAZAKI BAKING CO., LTD.	2,973,396	6,809

• Shares subject to deemed holding

Purpose for which shares are held: To secure the ability to exercise voting rights

Company Name	Number of Shares (Shares)	Carrying Amount on the Balance Sheet (Millions of yen)
Honda Motor Co., Ltd.	8,900,000	29,823
Murata Manufacturing Co., Ltd.	550,000	8,709
ONO PHARMACEUTICAL CO., LTD.	1,850,000	4,263

Note: Specific shares for investment and shares subject to deemed holding have not been combined at the time of selecting the aforementioned companies recorded on the balance sheet.

Sompo Holdings Group consists of 160 subsidiaries and 14 affiliates. The Group is engaged in domestic P&C insurance, domestic life insurance and other businesses. Major Group companies are as follows.

List of Group Companies

Domestic P&C Insurance

- ◎ Sompo Japan Nipponkoa Insurance Inc.
- ◎ SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- ◎ Sompo 24 Insurance Company Limited
- ◎ Sompo Japan Nipponkoa Insurance Services Inc.
- ★ Hitachi Capital Insurance Corporation

Domestic Life Insurance

- ◎ Sompo Japan Nipponkoa Himawari Life Insurance, Inc.

Nursing Care & Healthcare

- ◎ Sompo Care Message Inc.
- ◎ Sompo Care Next Inc.
- ◎ Sompo Risk Management & Health Care Inc.

Overseas Insurance

- ◎ Sompo America Holdings Inc. <U.S.A.>
- ◎ Sompo America Insurance Company <U.S.A.>
- ◎ Sompo International Holdings Ltd. <Bermuda>
- ◎ Endurance Specialty Holdings Ltd. <Bermuda>
- ◎ Endurance Specialty Insurance Ltd. <Bermuda>
- ◎ Endurance U.S. Holdings Corporation <U.S.A.>
- ◎ Endurance Worldwide Holdings Limited <U.K.>
- ◎ Endurance Worldwide Insurance Limited <U.K.>
- ◎ Sompo Canopus AG <Switzerland>
- ◎ Canopus Managing Agents Limited <U.K.>
- ◎ Sompo Japan Canopus Reinsurance AG <Switzerland>
- ◎ Canopus US Insurance, Inc. <U.S.A.>
- ◎ Sompo Japan Nipponkoa Insurance Company of Europe Limited <U.K.>
- ◎ Sompo Japan Sigorta Anonim Sirketi <Turkey>
- ◎ Sompo Holdings (Asia) Pte. Ltd. <Singapore>
- ◎ Sompo Insurance Singapore Pte. Ltd. <Singapore>
- ◎ Berjaya Sompo Insurance Berhad <Malaysia>
- ◎ Sompo Japan Nipponkoa Insurance (China) Co., Ltd. <China>
- ◎ Sompo Insurance (Hong Kong) Company Limited <China>
- ◎ Sompo Seguros S.A. <Brazil>
- ◎ Sompo Saude Seguros S.A. <Brazil>
- ★ Universal Sompo General Insurance Company Limited <India>

Financial and Other Services

- ◎ Sompo Japan Nipponkoa Asset Management Co., Ltd. (Asset Management)
- ◎ Sompo Japan Nipponkoa DC Securities Inc. (Defined-Contribution Pension Plans)

Notes: 1. The definitions of each sign are as follows. ◎: Consolidated subsidiary ★: Affiliate accounted for under the equity method
 2. Sompo Japan Nipponkoa Insurance (China) Co., Ltd., changed its name to Sompo Insurance China Co., Ltd., on July 1, 2017.

Subsidiaries and Affiliates

Consolidated Subsidiaries

Company Name	Representative Name* ¹	Head Office	Establishment	Capital	Main Business	Proportion of Voting Rights Held by the Holding Company (%) ²	Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%) ²
Sompo Japan Nipponkoa Insurance Inc.	Keiji Nishizawa	Shinjuku-ku, Tokyo	February 12, 1944	70,000 million Japanese yen	Domestic P&C Insurance	100.0	—
SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED	Umemoto Takefumi	Toshima-ku, Tokyo	September 22, 1982	28,760 million Japanese yen	Domestic P&C Insurance	—	99.7
Sonpo 24 Insurance Company Limited	Hisayuki Nagano	Toshima-ku, Tokyo	December 6, 1999	19,000 million Japanese yen	Domestic P&C Insurance	—	100.0
Sompo Japan Nipponkoa Insurance Services Inc.	Takashi Matsui	Shinjuku-ku, Tokyo	February 28, 1989	1,845 million Japanese yen	Domestic P&C Insurance	—	100.0
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	Kaoru Takahashi	Shinjuku-ku, Tokyo	July 7, 1981	17,250 million Japanese yen	Domestic Life Insurance	100.0	—
Sompo Care Message Inc.	Ken Endo	Okayama, Okayama** ⁴	May 26, 1997	3,925 million Japanese yen	Nursing Care & Healthcare	100.0	—
Sompo Care Next Inc.	Ken Endo	Shinagawaku-ku, Tokyo	November 11, 1992	5,095 million Japanese yen	Nursing Care & Healthcare	100.0	—
Sompo Risk Management & Health Care Inc.	Yasushi Fuse	Shinjuku-ku, Tokyo	November 19, 1997	30 million Japanese yen	Nursing Care & Healthcare	100.0	—
Sompo America Holdings Inc.	Atsushi Mizuguchi	Wilmington (Delaware, U.S.A.)	January 2, 2013	1,140 thousand U.S. dollars	Overseas Insurance	—	100.0
Sompo America Insurance Company	Seiya Tsuruta	New York (New York, U.S.A.)	August 9, 1962	13,742 thousand U.S. dollars	Overseas Insurance	—	100.0
Sompo International Holdings Ltd.	John R. Charman	Pembroke (Bermuda)	March 24, 2017	0 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance Specialty Holdings Ltd.	John R. Charman	Pembroke (Bermuda)	June 27, 2002	30 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance Specialty Insurance Ltd.	John R. Charman	Pembroke (Bermuda)	November 30, 2001	12,000 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance U.S. Holdings Corporation	Michael McGuire	Purchase (New York, U.S.A.)	August 2, 2002	140,000 thousand U.S. dollars	Overseas Insurance	—	100.0
Endurance Worldwide Holdings Limited	Graham Evans	London (U.K.)	April 10, 2002	215,967 thousand British pounds	Overseas Insurance	—	100.0
Endurance Worldwide Insurance Limited	Graham Evans	London (U.K.)	April 10, 2002	215,967 thousand British pounds	Overseas Insurance	—	100.0
Sompo Canopius AG	Michael Watson	Zurich (Switzerland)	April 17, 2012	100 thousand Swiss francs	Overseas Insurance	—	100.0
Canopius Managing Agents Limited	Paul Cooper	London (U.K.)	August 27, 1980	308 thousand British pounds	Overseas Insurance	—	100.0
Sompo Japan Canopius Reinsurance AG	Markus Eugster	Zurich (Switzerland)	January 26, 2006	100,000 thousand Swiss francs	Overseas Insurance	—	100.0
Canopius US Insurance, Inc.	Andrew Fowles	Chicago (Illinois, U.S.A.)	September 5, 2006	3,500 thousand U.S. dollars	Overseas Insurance	—	100.0
Sompo Japan Nipponkoa Insurance Company of Europe Limited	Andy Page	London (U.K.)	August 20, 1993	173,700 thousand British pounds	Overseas Insurance	—	100.0

The Company, Subsidiaries, and Affiliates (As of March 31, 2017)

Company Name	Representative Name*1	Head Office	Establishment	Capital	Main Business	Proportion of Voting Rights Held by the Holding Company (%) ^{*2}	Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%) ^{*2}
Sompo Japan Sigorta Anonim Sirketi	Recal Dalas	Istanbul (Turkey)	March 30, 2001	45,498 thousand Turkish liras	Overseas Insurance	—	100.0
Sompo Holdings (Asia) Pte. Ltd.	Yuji Kawauchi	Singapore (Singapore)	August 1, 2008	790,761 thousand Singaporean dollars	Overseas Insurance	—	100.0
Sompo Insurance Singapore Pte. Ltd.	Stella Tan	Singapore (Singapore)	December 14, 1989	318,327 thousand Singaporean dollars	Overseas Insurance	—	100.0
Berjaya Sompo Insurance Berhad	Tan Sek Kee	Kuala Lumpur (Malaysia)	September 22, 1980	118,000 thousand Malaysian ringgits	Overseas Insurance	—	70.0
Sompo Japan Nipponkoa Insurance (China) Co., Ltd. ^{*3}	Fumihiko Utsunomiya	Dalian (China)	May 31, 2005	600,000 thousand Chinese yuan	Overseas Insurance	—	100.0
Sompo Insurance (Hong Kong) Company Limited	Li Sheung Kin	Hong Kong (China)	March 25, 1977	270,000 thousand Hong Kong dollars	Overseas Insurance	—	97.8
Sompo Seguros S.A.	Francisco Caiuby Vidigal Filho	Sao Paulo (Brazil)	October 8, 1943	964,608 thousand Brazilian reals	Overseas Insurance	—	99.9
Sompo Saude Seguros S.A.	Francisco Caiuby Vidigal Filho	Sao Paulo (Brazil)	June 12, 2001	94,607 thousand Brazilian reals	Overseas Insurance	—	100.0
Sompo Japan Nipponkoa Asset Management Co., Ltd.	Hiroyuki Yamaguchi	Chuo-ku, Tokyo	February 25, 1986	1,550 million Japanese yen	Other (Asset management service)	100.0	—
Sompo Japan Nipponkoa DC Securities Inc.	Shuichi Kita	Shinjuku-ku, Tokyo	May 10, 1999	3,000 million Japanese yen	Other (Defined contribution pension plans)	—	100.0
96 other companies							

Equity-Method Affiliates

Company Name	Representative Name*1	Head Office	Establishment	Capital	Main Business	Proportion of Voting Rights Held by the Holding Company (%) ^{*2}	Proportion of Voting Rights Held by Subsidiaries or Affiliates of the Holding Company (%) ^{*2}
Hitachi Capital Insurance Corporation	Kazuya Miura	Chiyoda-ku, Tokyo	June 21, 1994	6,200 million Japanese yen	Domestic P&C Insurance	—	20.6
Universal Sompo General Insurance Company Limited	Rajiv Kumar	Mumbai (India)	January 5, 2007	3,500,000 thousand Indian rupees	Overseas Insurance	—	26.0
2 other companies							

Note: "Subsidiaries and affiliates" include subsidiaries and affiliates as specified in the Insurance Business Law and the Enforcement Order for the Insurance Business Law.

*1. Names of representatives are as of July 1, 2017.

*2. Figures in proportion of voting rights are rounded to the indicated decimal place.

*3. Sompo Japan Nipponkoa Insurance (China) Co., Ltd., changed its name to Sompo Insurance China Co., Ltd., on July 1, 2017.

*4. Sompo Care Message Inc. transferred its head office to Shinagawa Ward, Tokyo, on July 1, 2017.