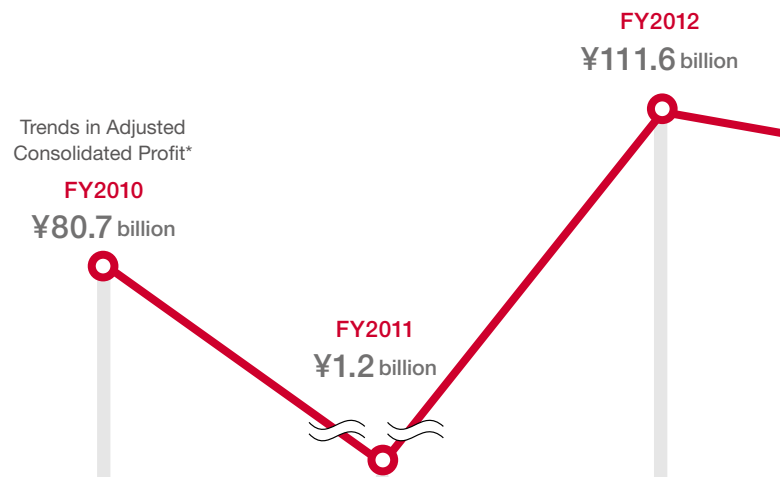




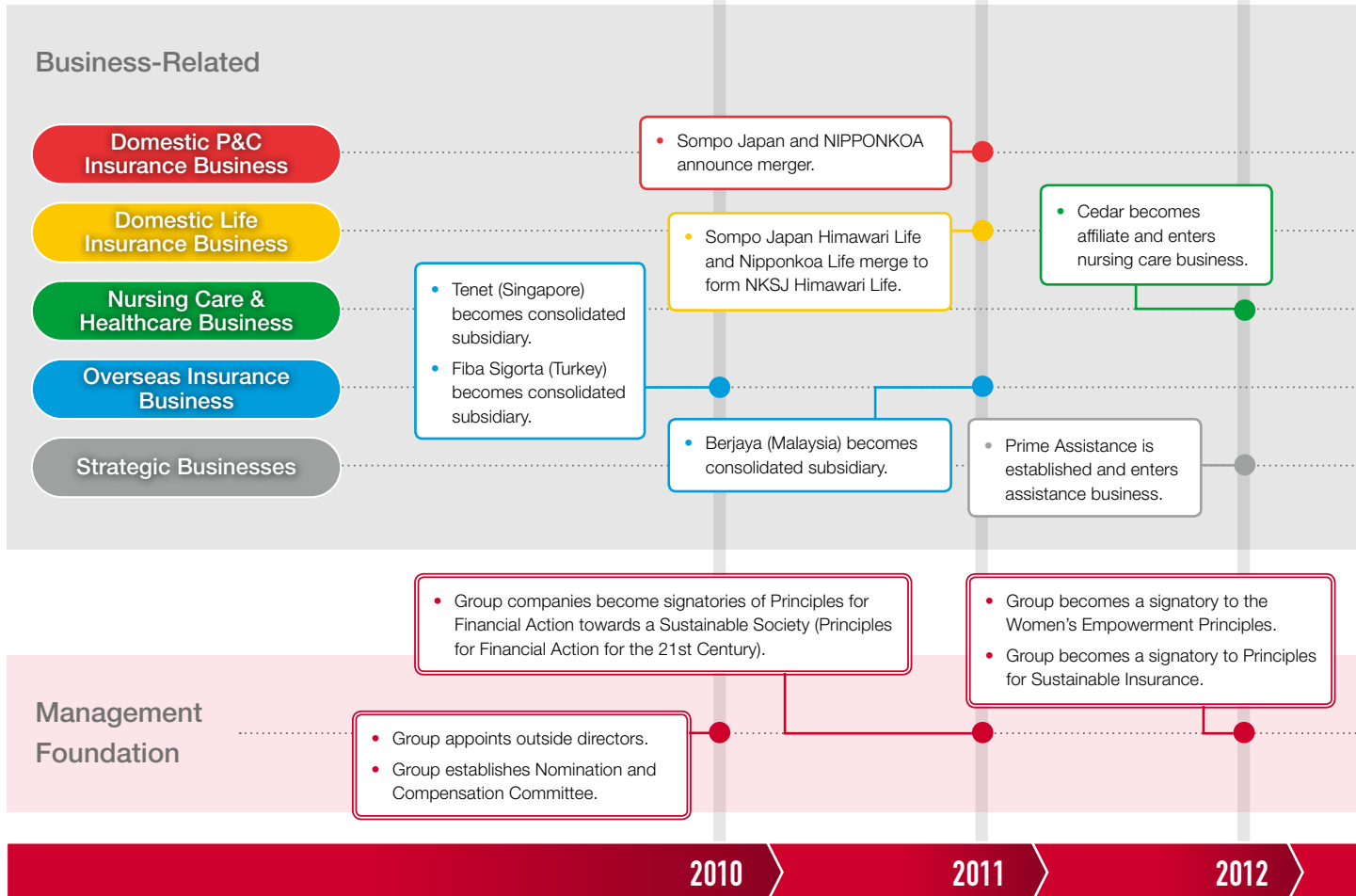
Past and Present of the Sompo Holdings Group

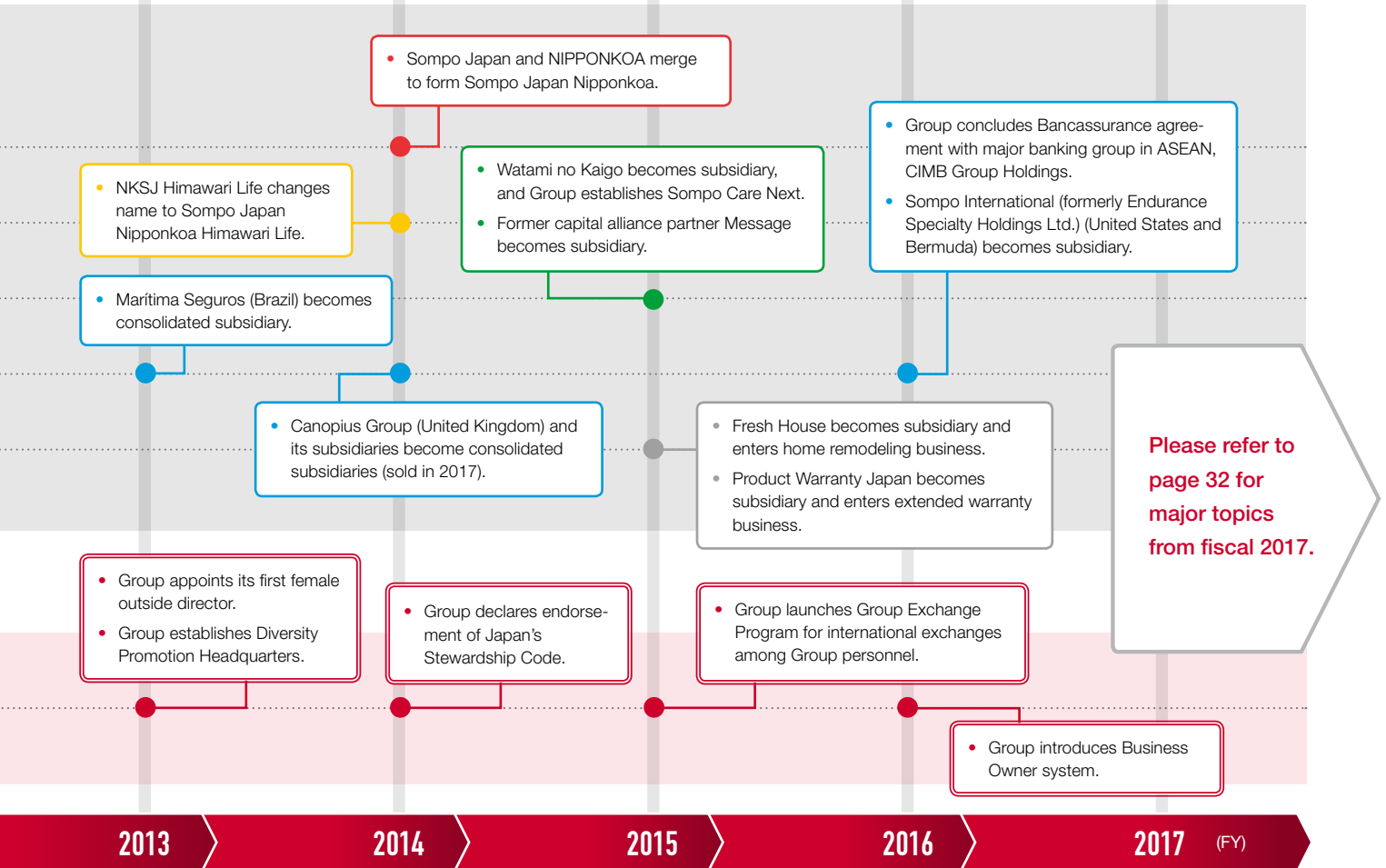
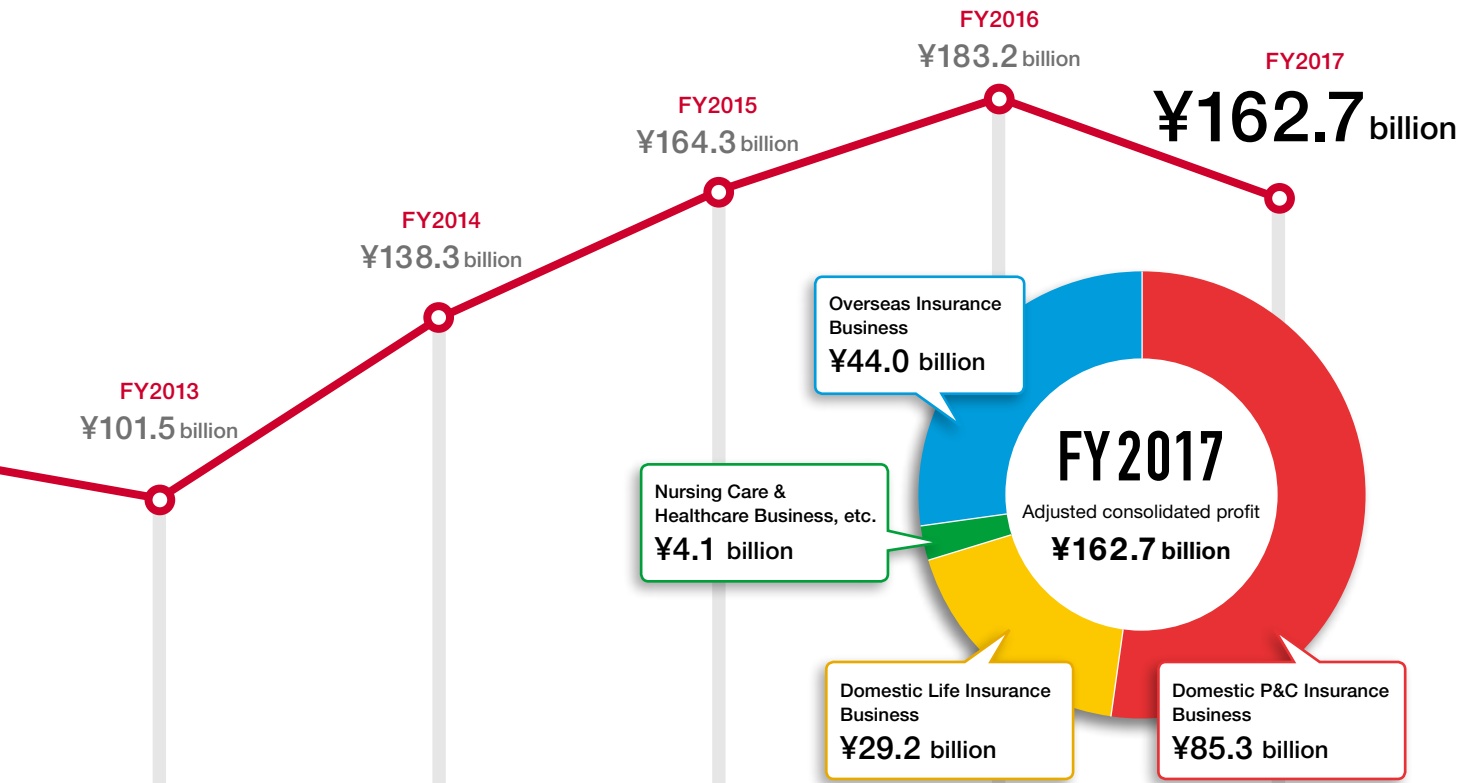
History

NKSJ Holdings, Inc. (currently Sompo Holdings, Inc.), was established in April 2010 through the management integration of Sompo Japan Insurance Inc. and NIPPONKOA Insurance Co., Ltd. This move was made in response to the changes seen in the operating environment at that time, including market contraction stemming from the advent of an aging society with a decreasing population and increased risks associated with global climate change. As the Sompo Holdings Group prepares to celebrate the 130th anniversary of its founding, it is developing its operations centered on the domestic P&C insurance business, domestic life insurance business, nursing care & healthcare business, and the overseas insurance business in order to continue its evolution into a “theme park for the security, health, and wellbeing of customers.”



* For the definition of adjusted consolidated profit, please see page 35.
 The figures for fiscal 2010 through fiscal 2014 are adjusted consolidated profit calculated based on the standards of the previous Mid-Term Management Plan.
 (Reference)
 Adjusted consolidated profit in fiscal 2015 calculated based on the standards of the previous Mid-Term Management Plan: ¥215.5 billion





Please refer to page 32 for major topics from fiscal 2017.

2013

2014

2015

2016

2017 (FY)

Major Topics from Fiscal 2017

Business-Related

Domestic P&C Insurance Business

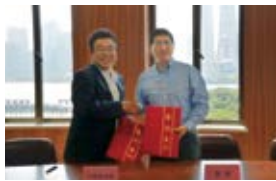
Domestic Life Insurance Business

Nursing Care & Healthcare Business

Overseas Insurance Business

June Joint Development of Overseas Travel Insurance for Travelers Visiting Japan

Sompo Japan Nipponkoa Insurance (China) Co., Ltd., jointly developed an overseas travel insurance product with ZhongAn Online P&C Insurance Co., Ltd., China's largest purely Internet-based insurance company.



▶ See page 64 for more information.



Sept. Rollout of *Asu e no Chikara* Insurance Product Dedicated to Encouraging People Requiring Care to Improve their Wellbeing

Sompo Holdings Group and Aiaru Syougakutankihoken Corporation rolled out the first insurance product in Japan dedicated to encouraging people requiring care to improve their wellbeing.



July Launch of All-in-One Package (Certification System Compliant) Insurance Product for Companies with Sharing Economy Certification

Sompo Japan Nipponkoa launched a product that offers comprehensive compensation for liability insurance, allowing for discounts of up to 60% off insurance premiums, for certified sharing economy platform operators.



Aug. Release of *Kasha-Raku Mitsumori* Estimate Application for Reading Automobile Insurance Policies and Maintenance Vouchers

Sompo Japan Nipponkoa released the industry's first AI-powered insurance estimate smartphone application for reading automobile insurance policies and maintenance vouchers from photographs.

▶ See page 71 for more information.



Sept. Start of Sign Language Accident Response Services for Automobile Insurance Policy Holders

Sompo Japan Nipponkoa started providing sign language support for automobile insurance policy holders when responding to accidents.

Sept. Launch of Cross-Border Accident Response Service in Mekong Region

Sompo Insurance (Thailand) Public Company Limited launched an accident response service that provides support to automobile insurance policyholders performing cross-border business activities in the Mekong region.

▶ See page 64 for more information.



2017 / 1Q

2Q

Management-Related

Apr. Introduction of a Group Chief Officer System

▶ See page 14 for more information.

June Construction of Edge AI Center Group AI Factory

The Group constructed the insurance industry's first AI factory for enabling real-time analysis of data collected by Group companies so that it can be instantly utilized in management.

▶ See page 71 for more information.



Sept. Conclusion of Comprehensive Partnership Agreement with the National Center for Geriatrics and Gerontology

The Group will promote research and personnel exchanges for the purpose of helping prevent dementia to contribute to the health of seniors.



▶ See page 25 for more information.



Sept. Selection for Inclusion in DJSI World


▶ See page 39 for more information.



Jan. Start of Safe Driving Discounts Linked to Smartphone Application
 Sompo Japan Nipponkoa began providing discounts to the premiums of automobile insurance policy holders based on the results of driving examinations.
 ▶ See pages 27 and 46 for more information.

Jan. Full-Fledged Deployment of DRIVING! Safe Driving Support Service for Individuals
 Sompo Japan Nipponkoa added accident site dispatch and other new offerings to the lineup of services provided through DRIVING!, a telematics service using driving monitors for individuals.
 ▶ See page 28 for more information.

Security and Wellbeing Digital



Mar. Opening of SOMPO Care FOOD LAB
 The Sompo Care Group opened an integrated facility for planning, product development, and employee education pertaining to food and nutrition.



▶ See page 26 for more information.

Health and Wellbeing Human Resources


Feb. Deployment of AI-Powered Face-to-Face Sales Support System
 Sompo Japan Nipponkoa Himawari Life Insurance deployed the industry's first AI technology for analyzing customer responses and satisfaction levels in policy holder recruitment activities.
 ▶ See page 52 for more information.

Human Resources Digital

Mar. Acquisition of Italian Crop Insurance Specialist
 Sompo International acquired leading Italian crop insurance company A&A S.r.l., thereby expanding its crop insurance operations.
 ▶ See page 59 for more information.

Security and Wellbeing

Apr. Commencement of Sales of Linkx aruku Jibun to Kazoku no Omamori Income Compensation Insurance for Supporting Health
 Sompo Japan Nipponkoa Himawari Life Insurance launched the industry's first health support product.
 ▶ See pages 28 and 52 for more information.




Health and Wellbeing

3Q 4Q 2018/1Q

Oct. Creation of Global Platform
 Sompo International restructured its organization and created a global platform.
 ▶ See page 58 for more information.

Oct. Selection in CDP Climate A List
 ▶ See page 39 for more information.



Nov. Announcement of Entry into Cybersecurity Business
 The Group announced the establishment of a SOMPO Digital Lab along with our entry into the cybersecurity business.
 ▶ See page 28 for more information.

Security and Wellbeing Digital

Feb. Receipt of RobecoSAM Bronze Class Award in Corporate Sustainability Assessment
 ▶ See page 39 for more information.



Feb. Recognition of Six Group Companies as "2018 Outstanding Enterprises Engaging in Efforts for Health and Productivity Management" (White 500)



Mar. Conclusion of Comprehensive Partnership Agreement with Institute for Advanced Biosciences of Keio University in Advanced Science Technology Field
 The Group established Sompo Japan Nipponkoa Business Lab Tsuruoka.
 ▶ See page 46 for more information.

Health and Wellbeing Human Resources

Mar. Announcement of Merger of SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED, and Sonpo 24 Insurance Company Limited
 ▶ See page 49 for more information.

Financial Highlights

Consolidated Financial Indicators for Sampo Holdings

	FY2010	FY2011	FY2012	FY2013	FY2014
Key Figures					
Ordinary Income	2,621,689	2,790,555	2,843,226	3,008,339	3,282,343
Net Premiums Written (P&C Insurance)	1,933,283	1,973,777	2,062,606	2,268,967	2,508,031
Life Insurance Premiums	238,178	250,193	264,732	277,230	277,208
Ordinary Profit	(6,437)	(51,815)	104,783	112,391	208,309
Net Income Attributable to Shareholders of the Parent	(12,918)	(92,262)	43,618	44,169	54,276
Comprehensive Income	(143,120)	(48,098)	319,047	149,965	469,485
Per Share Information (Yen, dollar)					
Net Income	(31.11)	(222.30)	105.10	106.98	132.85
Dividends	80.0	80.0	60.0	60.0	70.0
(Of which, Interim)	—	—	—	30.0	30.0
Diluted Net Income	—	—	104.87	106.77	132.61
Financial Condition (Millions of yen)					
Total Net Assets	1,079,446	1,000,577	1,283,488	1,390,153	1,829,852
Total Assets	8,981,974	8,893,378	9,178,198	9,499,799	10,253,431
Equity Ratio (%)	12.0	11.2	13.9	14.5	17.8
Consolidated Solvency Margin Ratio (%)	—	549.8	688.3	783.1	803.4
Stock Information (Shares)					
Number of Shares Outstanding (Excluding Treasury Stock)	415,106,429	414,825,205	414,726,157	411,284,208	408,037,848
Adjusted Financial Indicators					
Adjusted Consolidated Profit (Billions of yen)	80.7	1.2	111.6	101.5	138.3
Adjusted Consolidated ROE (%)	4.2	0.1	5.4	4.3	5.2

- Notes: 1. Sampo Holdings carried out a reverse split of stocks to combine common stocks at a ratio of four shares to one share on October 1, 2011. Net income per share, dividends per share, and number of shares outstanding (excluding treasury stock) are calculated based on the assumption that the reverse split of stocks was executed at the beginning of fiscal 2010.
2. Reflecting amendments to the "Accounting Standard for Business Combinations," etc., since fiscal 2015 the presentation of "net income" has been amended to "net income attributable to shareholders of the parent."
3. From the end of fiscal 2011, the consolidated solvency margin ratio as the standard of consolidated financial soundness has been calculated in accordance with the related laws and regulations, including the Ordinance for Enforcement of the Insurance Business Act, revised on March 31, 2011. Above, the figures for fiscal 2012 and before and the figures for fiscal 2013 and after are calculated on a different basis, reflecting the law revision concerning the standards for the calculation of the solvency margin ratio that was enforced at the end of fiscal 2013. Figures are not presented for fiscal 2010.
4. Diluted net income per share for fiscal 2010 and fiscal 2011 is not shown due to the recording of net loss per share.
5. Since fiscal 2016, the definition of adjusted consolidated profit has been changed. (Fiscal 2015 figures have been recalculated and presented based on new standards.)
6. U.S. dollar amounts are translated from yen at the rate of ¥106.24 = U.S.\$1.00, the approximate rate prevailing at March 31, 2018.

Adjusted Financial Indicators

Adjusted consolidated profit is a profit indicator that is meant to more accurately reflect business results and is calculated by adjusting consolidated net income based on JGAAP for catastrophic loss reserve and other items. This indicator is used to determine shareholder returns.

Definition of Adjusted Consolidated Profit, Adjusted Consolidated ROE, etc. (Fiscal 2016 and After)

	Millions of yen			Millions of U.S. dollar
	FY2015	FY2016	FY2017	FY2017
	3,256,186	3,419,530	3,770,052	35,486
	2,552,193	2,550,336	2,854,755	26,870
	297,696	323,860	346,998	3,266
	216,853	241,713	141,890	1,335
	159,581	166,402	139,817	1,316
	(116,689)	226,949	177,754	1,673
	394.21	419.15	361.39	3.40
	80.0	90.0	110.0	1.03
	40.0	40.0	55.0	0.51
	393.66	418.71	361.09	3.39
	1,652,839	1,868,940	1,916,210	18,036
	10,186,746	11,931,135	11,948,323	112,465
	16.1	15.1	15.8	—
	851.4	748.9	862.5	—
	404,162,514	393,398,576	380,579,944	—
	164.3	183.2	162.7	1,531
	6.9	7.6	6.4	—

		Calculation method
Adjusted profit for each business	Domestic P&C insurance* ¹	Net income + Provisions for catastrophic loss reserve (after tax) + Provisions for reserve for price fluctuation (after tax) – Gains/losses on sales of securities and impairment losses on securities (after tax) – Special factors (e.g., dividend from subsidiaries)
	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 cost (after tax) – Depreciation of acquisition cost (after tax)
	Nursing care & healthcare, etc.* ²	Net income
	Overseas insurance	Net income (including major non-consolidated subsidiaries) Operating income is used for Sompo International Holdings.* ³
Adjusted consolidated profit	Total of above adjusted profits	
Adjusted consolidated net assets	Consolidated net assets (excluding life insurance subsidiary's net assets) + Catastrophic loss reserve in domestic P&C insurance (after tax) + Reserve for price fluctuation in domestic P&C insurance (after tax) + Domestic life insurance adjusted net assets* ⁴	
Adjusted consolidated ROE	Adjusted consolidated profit/Adjusted consolidated net assets Note: The denominator is the average balance at the end/start of each fiscal year.	

*1 The total of Sompo Japan Nipponkoa Insurance Inc.; SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED; Sompo 24 Insurance Company Limited; Sompo Japan Nipponkoa Insurance Services Inc.; Sompo Japan Nipponkoa DC Securities Inc.; and Sompo Risk Management & Health Care Inc. (for fiscal 2017 and after)

*2 The total of Sompo Care Inc. (the former Sompo Care Message Inc. and Sompo Care Next Inc.); Cedar Co., Ltd.; Sompo Japan Nipponkoa Asset Management Co., Ltd.; Prime Assistance Inc.; Sompo Warranty Inc.; and FRESHHOUSE Co., Ltd.

*3 The adjusted profit of Sompo International is defined as operating income net of fluctuating, one-time factors (Operating income = Net income – Net foreign exchange gains/losses – Net realized and unrealized gains/losses on sales of securities as well as impairment losses/valuation gains on securities – Net impairment losses recognized in earnings, etc.).

*4 Domestic life insurance adjusted net assets = Net assets (JGAAP, after tax) + Contingency reserve (after tax) + Reserve for price fluctuation (after tax) + Adjustment of underwriting reserve (after tax) + Non-depreciated acquisition cost (after tax)

Rating Information

(As of June 15, 2018)

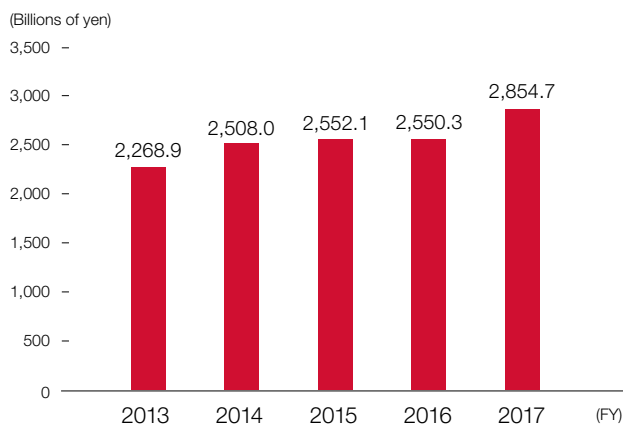
Rating agency	Object	Sompo Holdings	Sompo Japan Nipponkoa	Sompo Japan Nipponkoa Himawari Life	SAISON AUTOMOBILE & FIRE	Sompo International Holdings Ltd.'s Main Subsidiaries*
S&P	Financial Strength Rating	—	A+	A+	—	A+
Moody's	Insurance Financial Strength Rating	—	A1	—	—	A1
Rating and Investment Information, Inc. (R&I)	Issuer Rating	—	AA	—	—	—
	Insurance Claims Paying Ability	—	—	AA	—	—
Japan Credit Rating Agency, Ltd. (JCR)	Ability to Pay Insurance Claims Rating	—	AA+	—	AA	—
A.M.Best	Financial Strength Ratings	—	A+	—	—	A+

* For more information, please refer to the following website.
https://www.sompo-intl.com/about_us/financial_highlights/financial_ratings

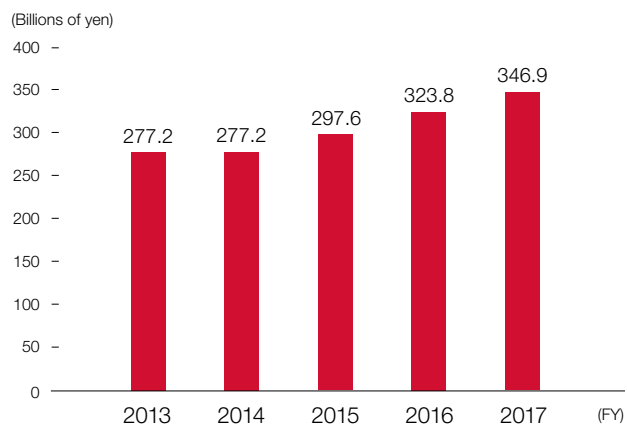
Financial Highlights

Steady Growth in Net Premiums Written

Net Premiums Written (P&C Insurance)



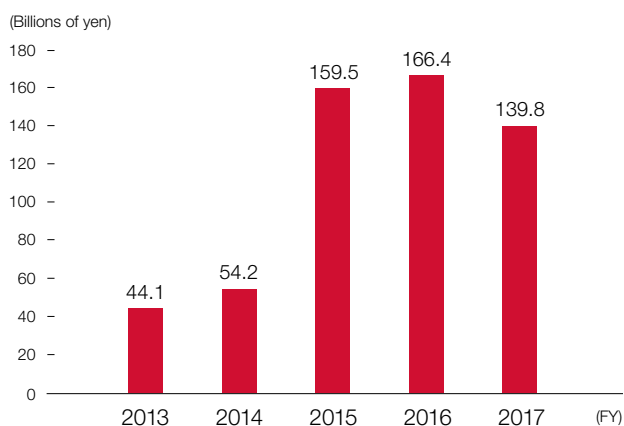
Life Insurance Premiums



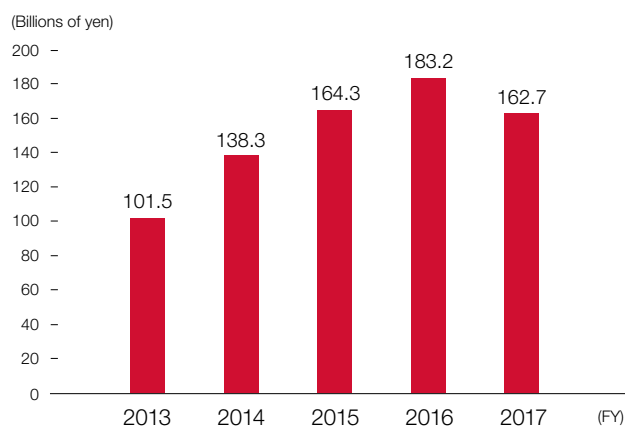
Net premiums written grew substantially in fiscal 2017 mainly due to the consolidation of Sompo International Holdings in the overseas insurance business, an increase in the number of voluntary automobile insurance policies, and strong sales of products to small and medium-sized enterprises in other lines in the domestic P&C insurance business. Life insurance premiums written also grew steadily due to an increase in policies in force.

Increase of More Than 50% in Adjusted Consolidated Profit over Past Five Years

Net Income Attributable to Shareholders of the Parent



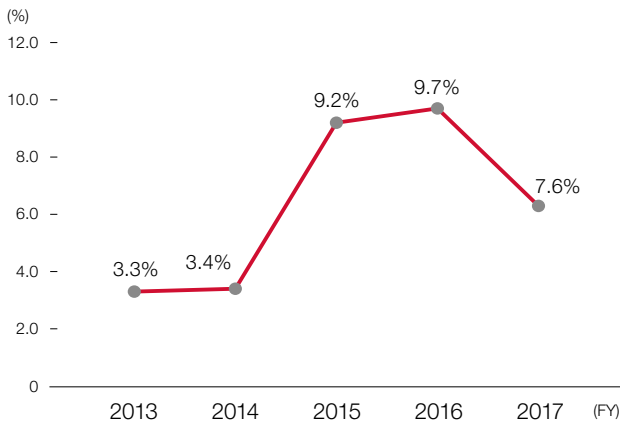
Adjusted Consolidated Profit



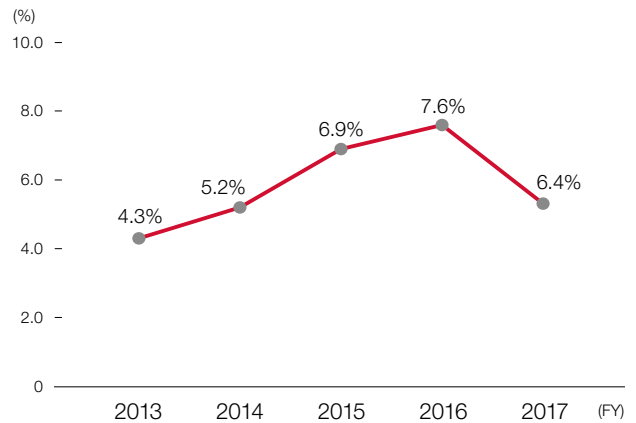
Net income decreased in fiscal 2017 mainly due to the impact of the hurricanes in North America, while net income excluding these factors grew steadily. Adjusted consolidated profit, which is used as funds for shareholder returns, was ¥162.7 billion in fiscal 2017.

Medium-Term Improvement Trend in Capital Efficiency

Consolidated ROE (JGAAP)



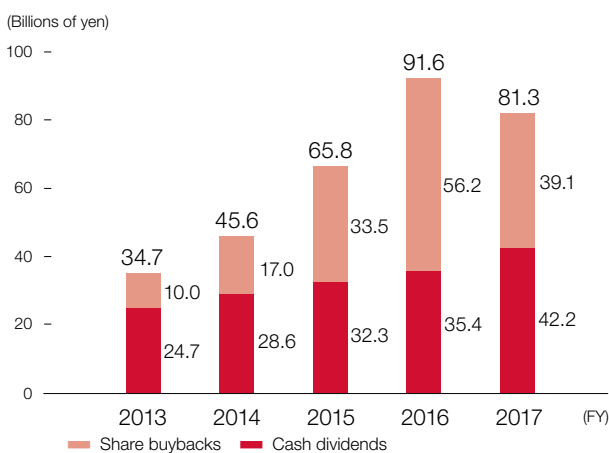
Adjusted Consolidated ROE



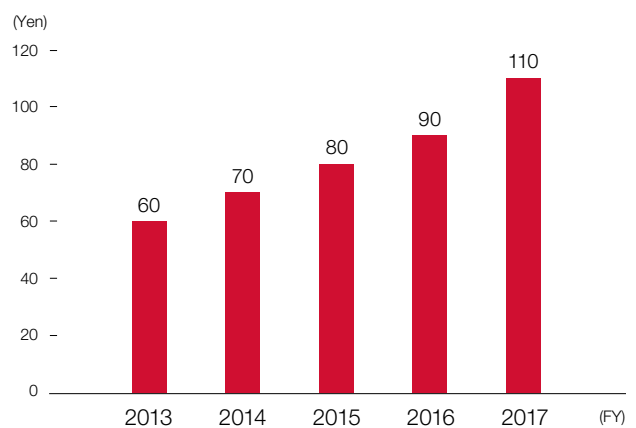
In fiscal 2017, adjusted consolidated ROE fell to 6.4% mainly due to the impact of hurricanes in the North America. Our capital efficiency has been improving mainly due to stable profit growth as well as to the ongoing reduction in strategic-holding stocks and the enhancement of shareholder returns through share buybacks. These efforts will be continued going forward with the aim of achieving adjusted consolidated ROE of more than 8%.

Total Payout Ratio of 50% since Fiscal 2014

Shareholder Returns



Dividends per Share



The target level for the total payout ratio is around 50% over the medium term, and we have proceeded to issue highly transparent shareholder returns with a total payout ratio of 50% for four consecutive years beginning in fiscal 2014. In fiscal 2018, we expect to raise dividend payments for the fifth consecutive year mainly due to the record-high profit forecast.

Non-Financial Highlights (ESG Initiatives)

Based on its Group CSR Vision, the Sampo Holdings Group strives to address social issues and create new value as part of the process of its transformation into a “theme park for the security, health, and wellbeing of customers” and to thereby help realize a resilient, sustainable society together with growth for the Group.

Group CSR Vision

We, the Sampo Holdings Group, will positively engage our stakeholders in forward-looking dialogue, respect international standards and codes of conduct, and address environmental issues of climate change, biodiversity, and social issues of human rights and diversity in the course of our business operations in a transparent, fair, and open manner.

By constantly maintaining a long-term outlook, and by providing services and products that contribute to security, health, and wellbeing, we will strive as a solution provider to promote the realization of a resilient and sustainable society.

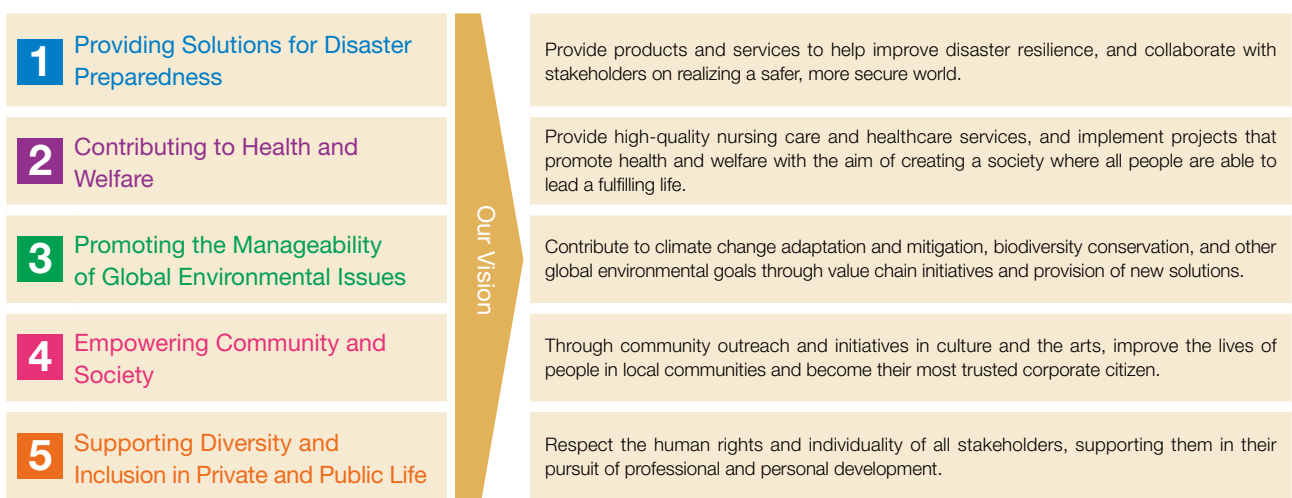
Five CSR Material Issues

In April 2016, based upon the Group CSR Vision, the Sampo Holdings Group established the following Three Key Strengths to advance its CSR initiatives. Furthermore, the Group redefined its Five CSR Material Issues based on the latest developments and changes in its business environment, most notably the adoption of the United Nations Sustainable Development Goals (SDGs) at the 2015 UN summit and the Paris Agreement at the 2015 United Nations Climate Change Conference, to realize a resilient and sustainable society by providing products and services that contribute to security, health, and wellbeing.

Our Key Strengths

- 1 Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues.
- 2 Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society.
- 3 Promoting the quality of life and its enrichment by the application throughout all our operations of our expertise and resources in the arts and culture.

Five Material Issues



External Recognition of Our ESG Efforts

Inclusion in Socially Responsible Investment (SRI) Indices

From an early stage, we have been actively involved in ESG, and our initiatives have been recognized by various organizations globally. The following outlines our major recent recognitions and awards (as of July 1, 2018).

Dow Jones Sustainability Indices (DJSI World)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approach toward environmental, social, and governance (ESG) issues. This is the eighth consecutive year for Sampo Holdings to be included in the index and the 18th consecutive year for Sampo Japan Nipponkoa Insurance.



Corporate Sustainability Assessment by RobecoSAM

We were awarded the RobecoSAM Bronze Class Award in 2018, listed from among the companies that are included in the DJSI survey. We have been listed for this award for the eighth consecutive year, and for the 11th consecutive year when including the years Sampo Japan Nipponkoa Inc. was listed.



CDP Climate Change Survey

We were included in A-List, the highest ranking among financial institutions, in the CDP Climate Change survey. The CDP is a collaborative initiative by the world's leading institutional investors to encourage businesses worldwide to adopt climate change strategies and disclose their GHG emissions.



FTSE4Good Index Series

The FTSE4Good Index Series is a group of SRI indexes that evaluate the performances of companies meeting globally recognized corporate responsibility standards in relation to ESG.



FTSE Blossom Japan Index

Created by the global index provider FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company), the FTSE Blossom Japan Index is designed to measure the performance of companies demonstrating strong environmental, social, and governance (ESG) practices. The FTSE Blossom Japan Index is used by a wide variety of market participants to create and assess responsible investment funds and other products.



MSCI ESG Leaders Indexes and MSCI SRI Indexes

These indexes comprise companies from various industries that have earned high evaluations in relation to ESG.



ECPI Global Developed ESG Best-in-Class Equity Index

ECPI Global Developed ESG Best-in-Class Equity Index comprises stocks with high ESG evaluations.



The Morningstar Socially Responsible Investment Index

The Morningstar Socially Responsible Investment Index was developed as Japan's first socially responsible investment index comprising Japanese companies.



SDGs Integration into Management and Business

The SDGs emphasize the importance of the role of businesses. The Group Management Philosophy and our management strategies share a common thread with the SDGs. We therefore plan to propel the Group forward in its growth by engaging in various activities for contributing to the achievement of the SDGs.



Stakeholder Engagement toward Achieving the SDGs

Various important stakeholders have a large influence on the business activities of the Group. We recognize the importance of understanding social issues through communication with stakeholders as well as of building relationships based on trust and collaboration with them in order to achieve greater results. We thus place emphasis on stakeholder engagement.



The 17th SDG is to "strengthen the means of implementation and revitalize the global partnership for sustainable development," and is a key for promoting our initiative.

A variety of international and domestic initiatives are forming partnerships to contribute to the achievement of the SDGs. The Group actively participates in various initiatives, making an effort to play a leading role in achieving the SDGs.



TOPICS

Revision of the Keidanren Charter of Corporate Behavior—Japanese Business Sphere Initiative Aimed at Achievement the SDGs

Keidanren (Japan Business Federation) is advocating contributions to the accomplishment of the SDGs through the realization of Society 5.0, a vision for an ultrasmart, human-oriented society, leading it to revise the Charter of Corporate Behavior and its implementation guidelines in 2017. Masao Seki, Senior Advisor on Corporate Social Responsibility Department of core Group company Sompo Japan Nipponkoa Insurance Inc., played a leadership role in this revision as the chair of the revision task force.

More than ever, attention is being turned to the role of companies, which have the power to transform society through their businesses, in contributing to the realization of the inclusive and sustainable future so desired by the world. As such, companies are now expected to incorporate the SDGs into their business strategies from a long-term perspective based not only on an understanding of the 17 SDGs but also on the fundamental principles of respect for human rights that lie at the core of these goals. The Sompo Holdings Group is fully aware of the significance of the revision to the Charter of Corporate Behavior, and it stands committed to accelerating its efforts for accomplishing the SDGs.



Masao Seki

Chair of Task Force on Keidanren's Charter of Corporate Behavior Committee on Corporate Behavior & Social Responsibility Keidanren

Senior Advisor
Corporate Social Responsibility Department
Sompo Japan Nipponkoa Insurance Inc.

Professor
School of Business Administration
Meiji University

Progress of Initiatives Related to Material Issues — Contributions to Accomplishment of SDGs

The Sompo Holdings Group has established CSR key performance indicators (CSR-KPIs) based on the Five CSR Material Issues to quantify the progress of initiatives related to these issues. We thereby strive to resolve various social issues, believing that these efforts will contribute to the accomplishment of the SDGs.

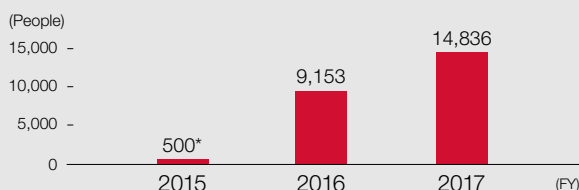
Material Issue
1

Providing Solutions for Disaster Preparedness



The Group analyzes huge volumes of accident data (big data) it has accumulated over the years to develop new products and services that contribute to disaster preparedness. In addition, our expertise of risk quantification is utilized to formulate measures for preventing accidents and reducing the damage caused by natural disasters. We also promote disaster preparedness education to improve awareness as many people as possible with accurate disaster preparedness knowledge. Our goal through these efforts is to help combat disasters while reducing the occurrence of secondary disasters.

Participants in Disaster Preparedness Activities Conducted in Collaboration with NPOs and NGOs



* The fiscal 2015 figure only includes activities from January–March 2016.



The Bosai JAPAN-DA Project is a workshop designed to help children and their parents learn the knowledge and safety precautions necessary to protect themselves and the people around them from disasters. This program received the Judging Committee's Special Award in the 2017 Award for Companies Promoting Experience-based Learning Activities for the Youth sponsored by the Ministry of Education, Culture, Sports, Science and Technology.

▶ Please refer to page 27 for information on products and services for helping improve disaster preparedness.

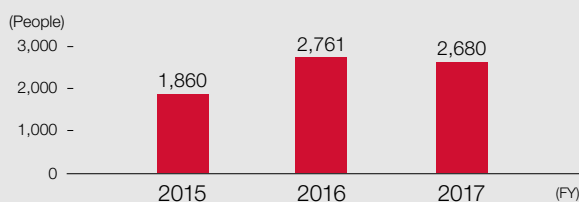
Material Issue
2

Contributing to Health and Welfare



With a view to realizing its vision of “Japan, an affluent country that can boast to the world of a long and quality life,” the Sompo Holdings Group is working to become the most trusted provider of nursing care services in Japan based on consideration of the various risks that might threaten an aging population. To this end, we will swiftly cultivate a brand founded on security, health, and wellbeing through the provision of nursing care services of impeccable quality. Moreover, we seek to help people remain healthier for longer. Accordingly, we provide employee assistance programs, lifestyle disease prevention support, and other support services to contribute to the security, health, and wellbeing of customers.

Participants in Health and Welfare Education Programs



Note: Total number of participants comprises Group employees and agency employees



The Group holds programs for training people to support individuals with dementia, which is on the rise as the population ages. These programs offer participants accurate information with regard to this condition to endow them with the skills necessary to offer proper support to individuals suffering from this condition. We hope that these programs will contribute to our business as well as to society.

▶ Please refer to pages 25 and 54 for information on the nursing care & healthcare business.

Material Issue
3

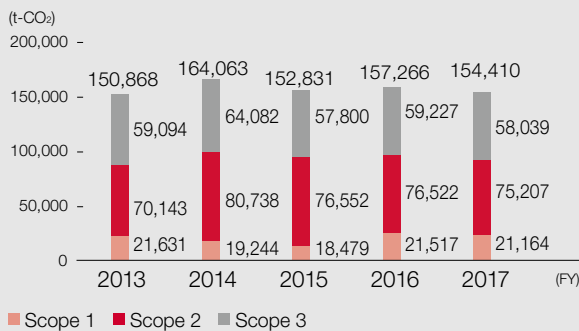
Promoting the Manageability of Global Environmental Issues



Rather than simply viewing climate change and other global environmental issues as risks, the Sampo Holdings Group goes a step forward to provide various solutions for addressing these issues. Examples of these solutions include insurance products and risk consulting services that cover the risks associated with meteorological disasters and renewable energy operations. We also seek to provide products and services that respond to and help alleviate climate change, contribute to the preservation of biodiversity, and promote eco-conscious action. At the same time, we are working together with stakeholders throughout all areas of our business, from upstream areas to downstream areas, to take the initiative in reducing environmental impacts across the value chain. In these ways, the Group is approaching global environmental issues as opportunities to create and grow new markets.

Another area of focus is promoting the resolution of global environmental issues. To this end, we carry out environmental preservation activities and provide opportunities for environmental education to raise interest in and awareness of the environment and thereby increase the number of individuals capable of exercising autonomy in addressing such issues. The Group also collaborates with research and government institutions to conduct research on global environmental issues and transmit the results throughout society.

Greenhouse Gas Emissions (Scope 1–3)



Note: Figures are the total of Scope 1 (direct emissions due to use of gasoline, etc.), Scope 2 (indirect emissions from electricity and other energy sources), and Scope 3 (indirect emissions across entire value chains, including transport and business trips). Since fiscal 2012, the Group has been received an annual Assurance Statement by a third-party certification organization in relation to greenhouse gas emissions. The coverage of the survey is as follows. Fiscal 2013 and fiscal 2014: Sampo Japan Insurance Inc. (including consolidated subsidiaries) and NIPPONKOA Insurance Company, Limited (including consolidated subsidiaries) Fiscal 2015: Sampo Holdings, Inc., and main consolidated subsidiaries and operating companies Fiscal 2016–fiscal 2017: Sampo Holdings, Inc., and main consolidated subsidiaries.

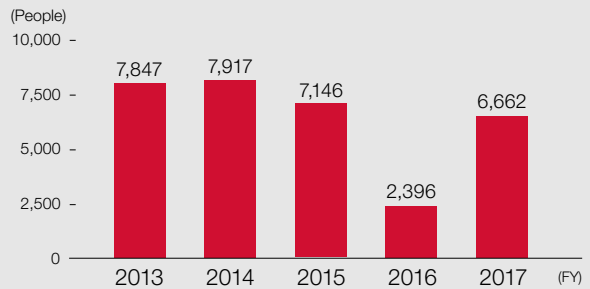


We held a dialogue with members of a local community for developing a product in response to climate change.



The SAVE JAPAN Project, a program for preserving scarce species in Japan, received the Chairman's Award of Ecological Life and Culture Organization 2017.

Human Resource Development in Environmental Field



Note: Total number of people who participated in the SAVE JAPAN Project, a program for preserving scarce species in Japan; Public Seminars on the Environment; and the CSO Learning Scholarship Program, which provides an internship program for university and graduate program students in environmental NPOs and NGOs

Material Issue
4

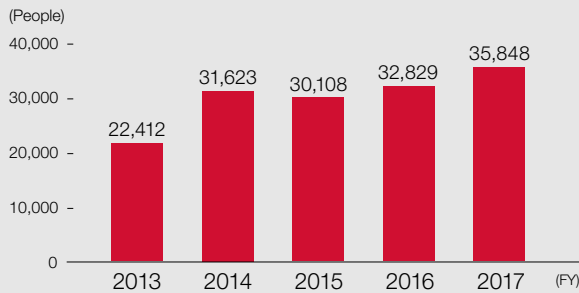
Empowering Communities and Society



The Sampo Holdings Group sees empowering communities and society as an important corporate responsibility to be fulfilled by identifying social issues through communication with communities and society by the Group and by individual employees. In collaboration with NPOs, NGOs, and various other stakeholders, we take part in various initiatives for fulfilling this responsibility. At the same time, frameworks have been put in place to support all employees in utilizing the skills cultivated through their work to participate in activities for addressing social issues.

We believe that active involvement in the resolution of social issues will help employees grow to be more keenly aware of social issues and thereby facilitate future efforts to address social issues on both a local and global scale. Moreover, we hope that our efforts to contribute to the realization of a sustainable society through the resolution of community and social issues will in turn enable the Sampo Holdings Group to earn greater trust from society while improving its brand value.

Employees Participating in Social Contribution Activities



Note: Total number of Group employees and agency employees



Held every year, Sampo Holdings Volunteer Days is a time for employees to take part in volunteer activities.

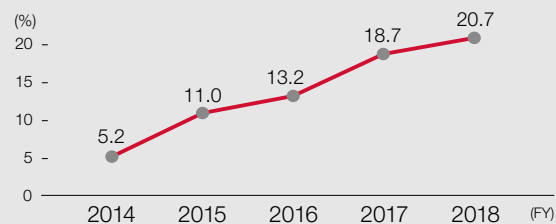
Material Issue
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Supporting Diversity and Inclusion in Private and Public Life



Guided by its slogan of “Diversity for Growth,” which signifies our commitment to transforming diversity into strength and subsequently growth, the Sampo Holdings Group utilizes diversity to drive growth and to develop new products and services based on diverse values. We are also committed to respect for basic human rights, not just those of our employees but also those of our customers and various other stakeholders, and we promote diversity through products and services as well as through education.

Ratio of Female Employees in Managerial Positions



Note: Figures for overseas consolidated subsidiaries are as of December 31 of the respective fiscal year. Figures for domestic operating companies are as of April 1 of the respective fiscal year.



SOMPO KIDS PARK daycare facilities have been established at the Company in order to create a workplace environment that is accommodating to employees with small children.

▶ Please refer to page 68 for information on human resource strategy.

Please refer to the CSR section of Sampo Holdings' corporate website for information on ESG initiatives.
<https://www.sampo-hd.com/en/csr/>