

Domestic P&C Insurance Business



Keiji Nishizawa

Domestic P&C Insurance Business Owner
Director
(Representative Director,
President and Chief Executive Officer,
Sompo Japan Nipponkoa Insurance Inc.)

The domestic P&C insurance business meets a variety of customer needs through its P&C insurance operations. Sompo Japan Nipponkoa Insurance Inc., which was established in 1888 as Japan's first fire insurance company, primarily sells insurance through agencies as the core company in this business. SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED, meanwhile, is responsible for direct sales. Furthermore, Sompo Japan Nipponkoa DC Securities Inc. provides defined contribution pension fund management services, and Sompo Risk Management & Health Care Inc. provides risk solution services, and the Group can provide products and services of the highest quality that leverage the specialization of each Group company.

Basic Strategies and Background

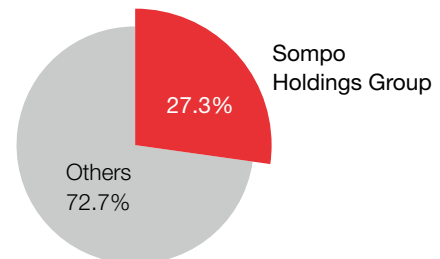
In the domestic P&C insurance business, we seek to become the most highly evaluated P&C insurance company by making decisions thoroughly from customers' perspectives and realizing growth in accordance with quality through massive improvements to business efficiency.

The Sompo Holdings Group boasts a roughly 30% share of the domestic P&C insurance market, which is showing steady growth in premiums despite the declining population in Japan. However, the environment of this market is expected to undergo dramatic changes over the medium-to-long term. Factors behind this transformation will include demographic changes, the increasing frequency of large-scale natural disasters, and the exponential evolution of technology and accompanying changes in customer tastes and behavior.

Even in these changing times, we will contribute to society by providing the highest-quality products and services that support Japanese companies that act globally and help people's safety, health, and wellbeing.

Share of Domestic P&C Insurance Market

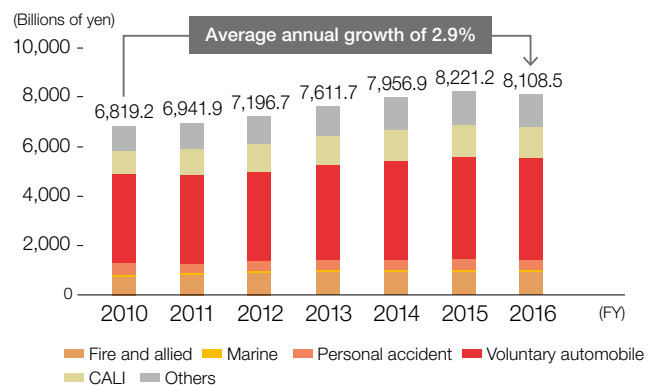
▶ **Approx. 30% share boasted by the Sompo Holdings Group**



Note: Based on net premiums of P&C insurers in Japan from fiscal 2016
Source: Insurance, Hoken Kenkyujo

Trend in Premiums in the Japanese P&C Insurance Market

▶ **Steady growth in premiums**



Notes 1. Based on total of various types of premiums
2. Based on net premiums of P&C insurers in Japan excluding reinsurance companies
Source: *Sigma Report*, Swiss Re; Insurance, Hoken Kenkyujo

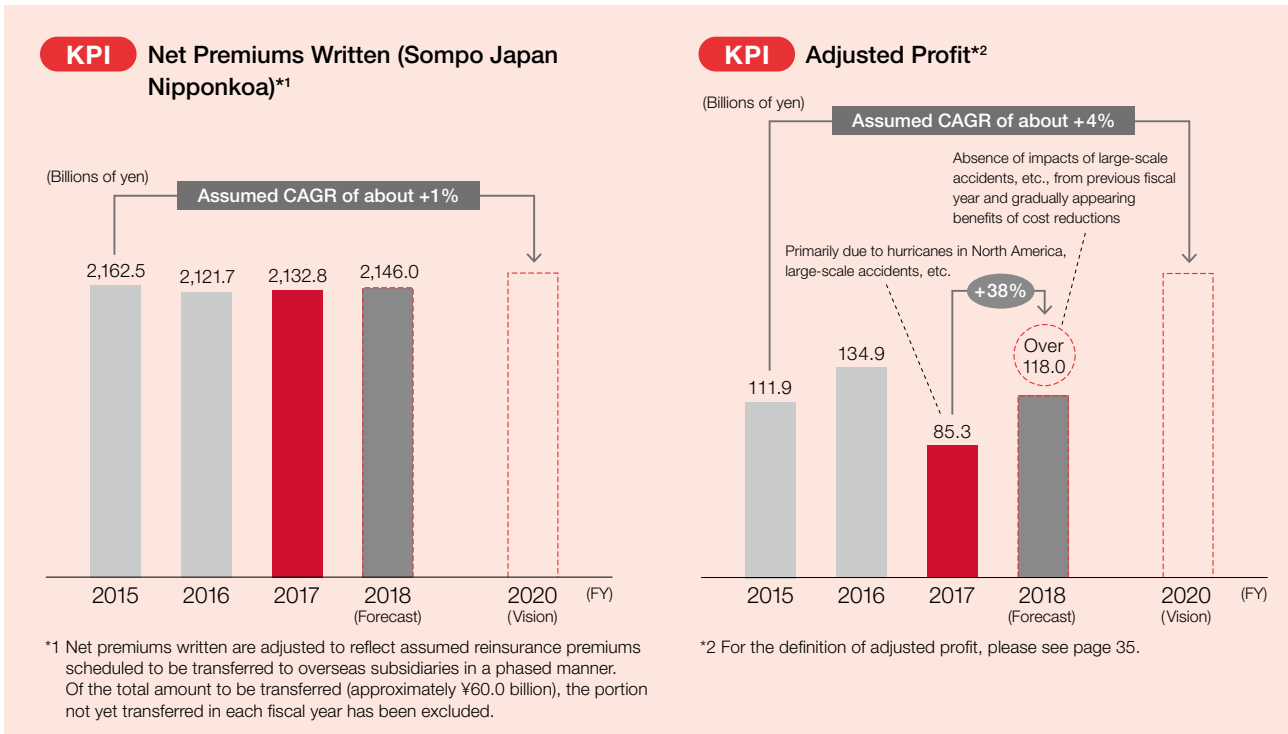
■ Progress of the Mid-Term Management Plan

Adjusted profit in the domestic P&C insurance business accounts for about 50% of the Group's adjusted profit (fiscal 2017). Going forward, we aim for this business, which is the largest business segment, to contribute to the Group's growth. In fiscal 2017, the second year of the Mid-Term Management Plan, adjusted profit fell below our target due to the higher-than-average frequency of natural disasters in Japan, the hurricanes that struck North America, and an increase in large-scale accidents.

In fiscal 2018, we expect that adjusted profit will come to over ¥118.0 billion, in line with the forecasts disclosed in

November 2016. In addition to the absence of last year's large-scale accidents and the return to normal levels of natural disasters in Japan, we also plan to move ahead with reductions to business expenses.

As the Group's largest business segment, we will not limit ourselves to sustaining and growing existing operations in the domestic P&C insurance business. Rather, we will pursue medium-to-long-term improvements in profitability through growth strategies powered by IT and digital technologies and the creation of new businesses via collaboration with innovative partners.



■ Main Future Initiatives

In the domestic P&C insurance business, we will pursue ongoing growth with a focus on three types of innovation.

Sustainable Innovation (Ongoing Growth through Existing Business Models)

The Sompo Holdings Group will increase quality and productivity through customer-oriented reforms in sales and claims departments to create innovation for achieving the maximum levels of growth via existing business models. In sales departments, systems will be developed based on customer needs. Claims departments, meanwhile, will implement reforms aimed at providing better service to customers, enhancing specialized expertise, and utilizing digital technologies.

System Innovation (Improvements in Productivity [Profit Margins])

Rapidly evolving IT technologies will be used to facilitate innovation for achieving drastic improvements in productivity. Specifically, we will move forward with the application of AI and robotic process automation technologies and reform of our system platform, which is called the Future Innovation Project.

Model Innovation (Creation of New Business Models)

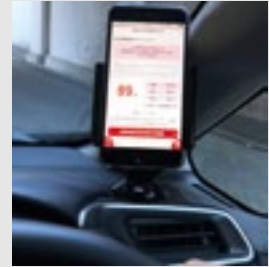
Innovation for creating new business models will include the development of new models through the union of marketing and digital technologies. We will also seek to create new businesses that contribute to people's security, health, and wellbeing in response to changes in industry structures brought about by advanced science technologies.



Discounts Linked to Smartphone Application
Start of Safe Driving Discounts

In January 2018, Sompo Japan Nipponkoa began providing discounts to the premiums of customers newly enrolling in automobile insurance or insuring additional vehicles, based on the results of driving examinations linked to our free safe driving support smartphone application, Portable Smiling Road (launched in January 2016), making the discounts the first of their kind in Japan.*

* These discounts are the first premium discounts to be offered in Japan based on the driving examination function of a smartphone application.



Driving examination results screen of Portable Smiling Road application



Utilization of AI
Implementation of “AI Voice Recognition System” at Nationwide Insurance Service Bases

Sompo Japan Nipponkoa implemented the “AI Voice Recognition System” at nationwide insurance service bases in February 2018, which is the second AI voice recognition system adopted by this company after the automated advisor knowledge support system in place at call centers. These systems are being used to realize higher levels of business efficiency and quality.



“AI Voice Recognition System” being used at insurance service base



Conclusion of Comprehensive Partnership Agreement with Institute for Advanced Biosciences, Keio University

Sompo Japan Nipponkoa concluded a comprehensive partnership agreement with the Institute for Advanced Biosciences, Keio University, which is headed by Director General Masaru Tomita, with the aim of using advanced science technologies to help resolve social issues and thereby contribute to communities and society as a whole.

As part of this partnership, the Sompo Japan Nipponkoa Business Lab Tsuruoka was established within the campus center of the Institute for Advanced Biosciences, which is located in Tsuruoka City, Yamagata Prefecture. This lab will merge academic, business, and local organizations to form a united movement to address social issues and make social contributions.



TOPICS

Business Alliance with LINE Financial Corporation

In April 2018, an agreement was reached between LINE Financial Corporation and Sompo Japan Nipponkoa to form a business alliance in the P&C insurance field. Located in the Shinjuku ward of Tokyo, LINE Financial aspires to develop and provide revolutionary financial services under the leadership of Representative Director Tsuyoshi Idesawa.

Through this alliance, we will seek to develop and launch specialized smartphone-based insurance services that will offer customers easy access to insurance purchase, consulting, and claims services via smartphones. These new insurance services will be a fusion of communication and insurtech (a portmanteau of “insurance” and “technology”).

Company Outline

As of March 31, 2018



As a core company in the Sompo Holdings Group, Sompo Japan Nipponkoa supplies a wide range of P&C insurance and other services to contribute to the security, health, and wellbeing of its approximately 2,000 customers across Japan. With the domestic P&C insurance business at its core, Sompo Japan Nipponkoa will realize growth in accordance with quality and thereby become the most highly evaluated P&C insurance company.

Performance Review

Net premiums written rose 0.1% year on year, to ¥2,168.0 billion, due to higher net premiums written in specialty and automobile insurance.

The net loss ratio increased 1.2 percentage points, to 64.4%, as a result of insurance payments arising from the greater number of natural disasters in Japan as well as large-scale accidents.

The net expense ratio rose 0.3 percentage point, to 32.3%, as a result of an increase in the ratio of premium process expenses.

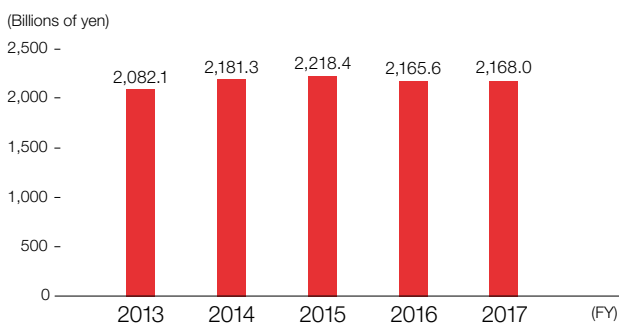
Investment profit was down ¥34.5 billion due to the recording of write-downs and losses on disposal of subsidiaries' stocks. As a result, ordinary profit decreased ¥55.2 billion year on year. Regardless, net income increased ¥5.6 billion, to ¥170.0 billion, because of a decline in income tax expenses following the reorganization of the newly acquired Sompo International.

(Billions of yen)

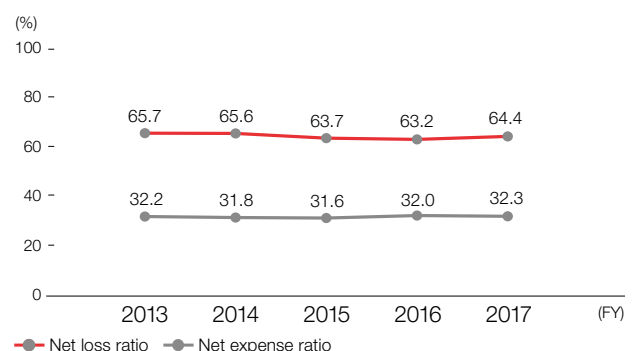
		FY2013	FY2014	FY2015	FY2016	FY2017
Net Premiums Written		2,082.1	2,181.3	2,218.4	2,165.6	2,168.0
Net Loss Ratio		65.7%	65.6%	63.7%	63.2%	64.4%
Net Expense Ratio		32.2%	31.8%	31.6%	32.0%	32.3%
Underwriting Profit (Loss)		(62.5)	45.2	78.2	112.4	94.8
Investment Profit		192.7	151.5	108.5	132.3	97.8
Ordinary Profit		117.7	195.1	178.0	230.4	175.2
Net Income		49.5	45.0	126.2	164.4	170.0
Non-Consolidated Solvency Margin Ratio	Sompo Japan	713.3%	716.3%	729.3%	677.0%	735.1%
	Nipponkoa	653.0%				
Total Assets		70,98.9	7,326.2	7,036.2	7,568.7	7,688.1
Total Net Assets		12,33.3	1,592.6	1,324.8	1,455.2	1,574.5
Unrealized Gains and Losses on Securities Available For Sale		7,44.9	1,101.9	857.3	911.7	968.4
Non-Performing Loans (Risk-Monitored Loans)		0.9	0.7	0.4	0.4	0.3

Note: Figures prior to August 2014, excluding ROE and the non-consolidated solvency margin ratio, are the total of Sompo Japan and Nipponkoa.

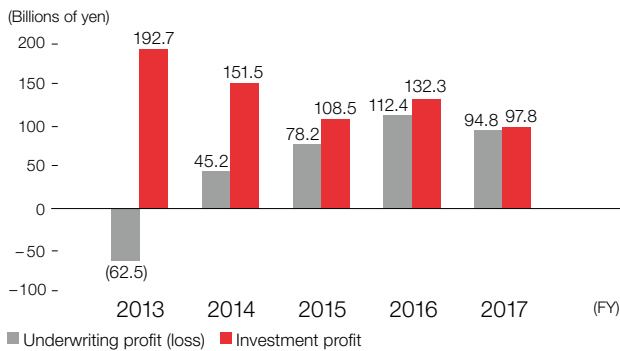
Net Premiums Written



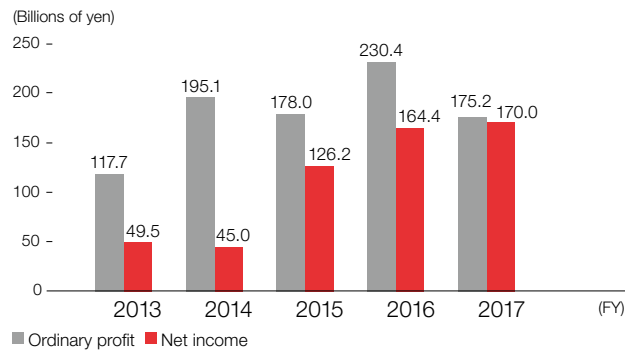
Net Loss Ratio / Net Expense Ratio



Underwriting Profit (Loss) / Investment Profit



Ordinary Profit / Net Income



As an insurance company that markets directly to customers, we sell "Otona no Jidoshā Hoken" voluntary automobile insurance targeting those in their 40s and 50s, a demographic group with lower accident rates. By setting insurance rates by age, we aim to be a company understood and chosen by customers.

Given the recent changes in the environment, using digital technologies, we will strengthen our connections with customers and continue to offer products and services that customers are comfortable with, based on the concept of "always connected, just in case."

SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED

Establishment: September 1982 (operational kickoff: April 1983)
Capital: ¥31,010 million
Shareholder: Sompo Japan Nipponkoa (99.76%)
 Credit Saison (0.24%)
Total assets: ¥53.8 billion
Net premiums written: ¥38.0 billion
Head office: Sunshine 60, 1-1, Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo
URL: <http://www.ins-saison.co.jp/>



Takefumi Umemoto
President

Performance Review

Net premiums written increased 14.4% year on year, to ¥38.0 billion, due to favorable performance by voluntary automobile insurance.

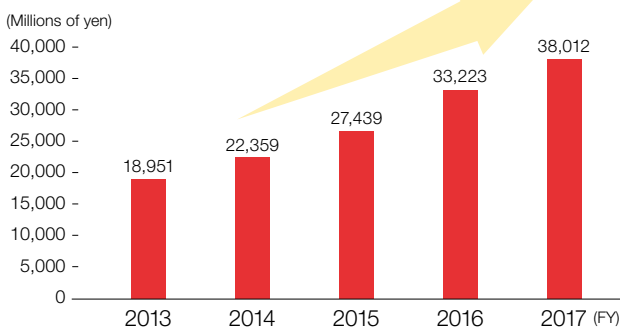
The net loss ratio increased 2.0 percentage points year on year, to 69.0%, reflecting a rise in claims paid.

The net expenses ratio improved 0.5 percentage point year on year, to 37.4%, due to an increase in net premiums written. Since its launch in March 2011, voluntary automobile insurance "Otona no Jidoshā Hoken" has earned the support of many customers, reaching about 730,000 policies in force.

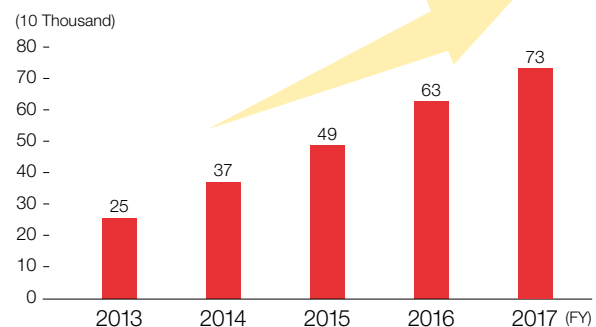
(Millions of yen)

	FY2016	FY2017
Net Premiums Written	33,223	38,012
Net Loss Ratio	67.0%	69.0%
Net Expense Ratio	37.9%	37.4%
Underwriting Profit (Loss)	(5,938)	(5,422)
Ordinary Profit (Loss)	(5,931)	(5,441)
Net Income (Loss)	(5,948)	(5,461)
Solvency Margin Ratio	562.0%	463.9%
Total Assets	51,655	53,807
Total Net Assets	9,281	8,289
Unrealized Gains And Losses on Securities Available For Sale	427	396

Net Premiums Written



"Otona no Jidoshā Hoken" Policies in Force



そんぽ24

With its intermediary agents introducing insurance products to customers, Sonpo 24 is involved in the direct marketing of automobile insurance through its website and call centers. Together with these agents, Sonpo 24 is an approachable and reliable insurance company that values its relationship with each customer.

Sonpo 24 Insurance Company Limited

Establishment: December 1999
(operational kickoff: March 2001)
Capital: ¥19.0 billion
Shareholder: Sompo Japan Nipponkoa (100%)
Total assets: ¥24.1 billion
Net premiums written: ¥12.3 billion
Head office: Sunshine 60, 1-1,
Higashi-Ikebukuro 3-chome,
Toshima-ku, Tokyo
URL: <http://www.sonpo24.co.jp/>



Hisayuki Nagano
President

Performance Review

Although net premiums written declined slightly, they remained stable at ¥12.3 billion. Due to an improvement in the net expense ratio due to lower costs, the combined ratio improved 0.6 percentage point to 93.6%,

provisions for reserves for outstanding losses and claims decreased, as did underwriting reserves, and underwriting profit rose ¥0.7 billion, to ¥2.2 billion. As a result, net income rose ¥0.2 billion, to ¥1.9 billion.

TOPICS

Merger of SAISON AUTOMOBILE AND FIRE INSURANCE and Sonpo 24

An agreement has been reached to merge Group direct marketing insurance company SAISON AUTOMOBILE AND FIRE INSURANCE with Sonpo 24, and this merger is scheduled to take place in July 2019 pending approval by the relevant authorities. The goal of the merger is to improve efficiency and profitability in the domestic P&C insurance business.

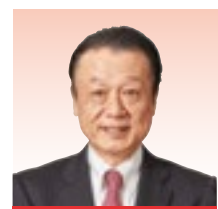
After the merger, SAISON AUTOMOBILE AND FIRE INSURANCE, the surviving company, will continue to provide high-quality products and services, notably mainstay “Otona no Jidosha Hoken,” in accordance with its existing management policies, business strategies, and business model. In its ongoing role as the Group’s direct marketing insurance company, SAISON AUTOMOBILE AND FIRE INSURANCE will advance a concerted effort to offer comfort to customers in its quest to always be the insurance company they choose.

Sompo Japan Nipponkoa DC Securities Inc.

As the Sompo Holdings Group’s defined contribution pension fund manager, we provide companies with bundled services covering everything related to the introduction through to the maintenance of defined contribution corporate pension plans, including supporting them in introducing systems and offering investment education and various types of information to participants (employees). We also provide individuals with comprehensive services pertaining to individual-type defined contribution pension plans (iDeCo) with the goal of being chosen by as many customers as possible.

Sompo Japan Nipponkoa DC Securities Inc.

Establishment: May 1999
Capital: ¥3.0 billion
Shareholder: Sompo Japan Nipponkoa (100%)
Total assets: ¥3.3 billion
Head office: Shinjuku Center Building, 25-1,
Nishi-Shinjuku 1-chome, Shinjuku-ku,
Tokyo
URL: <http://www.sjnk-dc.co.jp/>



Shuichi Kita
President & Chief Executive Officer

Main Indicators

	March 31, 2015	March 31, 2016	March 31, 2017	March 31, 2018
Assets under Management Balance	¥417.3 billion	¥430.7 billion	¥473.7 billion	¥523.5 billion
Number of Participants (Including Investment Instructors)	225,000	238,000	255,000	286,000

SOMPO RISK MANAGEMENT & HEALTH CARE

Sompo Risk Management & Health Care supports customers in their initiatives promoting security, health, and wellbeing by providing services and solutions such as company-wide Enterprise Risk Management (ERM), business continuity management and planning (BCM / BCP), health and productivity management support services, specific health guidance and health counseling, employee assistance programs, and cybersecurity measures, rolling out risk management services and healthcare services, and developing a cybersecurity business.

Sompo Risk Management & Health Care Inc.

Establishment: November 1997
Capital: ¥30.0 million
Shareholders: Sompo Holdings (100%)
Head office: 24-1, Nishi-Shinjuku 1-chome,
Shinjuku-ku, Tokyo
URL: <https://sompo-rc.co.jp/>



Yasushi Fuse
President and Chief Executive Officer

Domestic Life Insurance Business



Yasuhiro Oba

Domestic Life Insurance Business Owner
Director

(Representative Director, President and Chief Executive Officer,
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.)

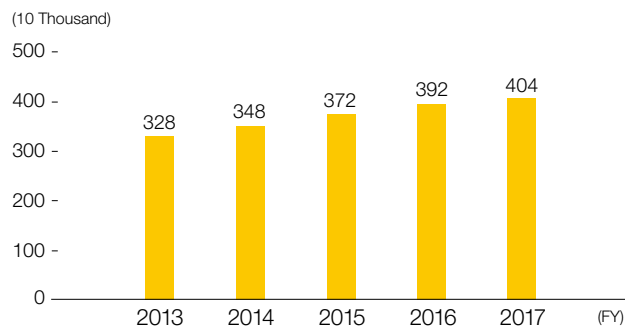
By offering new value as well as its existing insurance products, Sompo Japan Nipponkoa Himawari Life Insurance, Inc., is transforming into a health support enterprise that aids people in leading healthy lives. We aim to be an insurance company that is the first choice of customers and which helps them maintain and improve their health. To this end, we will provide “Insurhealth,” which integrates traditional insurance functions and health care functions to offer new value.

Basic Strategies and Background

We expect Japan’s life insurance market to contract steadily as society ages. Competition is intensifying due to the digitalization and diversification of sales channels. However, annualized premiums from new business are increasing as we cater to demand stemming from a rise in the number of dual-income households; growth of the third-sector insurance products, which include medical insurance and cancer insurance; and an emerging need for disability insurance and dementia insurance. Further, the products and services of life insurance companies are diversifying, and they are beginning to market health-related products and services through the launch of health support products and other products and services. Since launching the health service brand Linkx (pronounced “link cross”) in September 2016, Sompo Japan Nipponkoa Himawari Life Insurance has been rolling out a varied range of health services. By helping us create direct links with customers and better understand them, Linkx health services will enable us to offer each customer the most suitable health-care service or insurance product at the optimal time.

Sompo Japan Nipponkoa Himawari Life Insurance’s Policies in Force

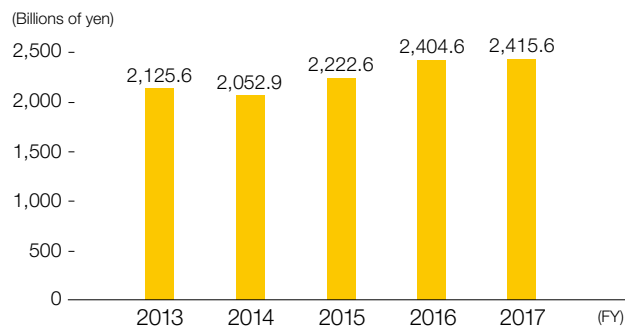
▶ Policies in force are increasing steadily



Note: Totals of individual insurance and individual annuities

Trend in annualized premiums from new business in Japan

▶ Annualized premiums from new business trending upward



Note: Individual insurance only

Source: Trends in Life Insurance (fiscal 2017), the Life Insurance Association of Japan

■ Progress of the Mid-Term Management Plan

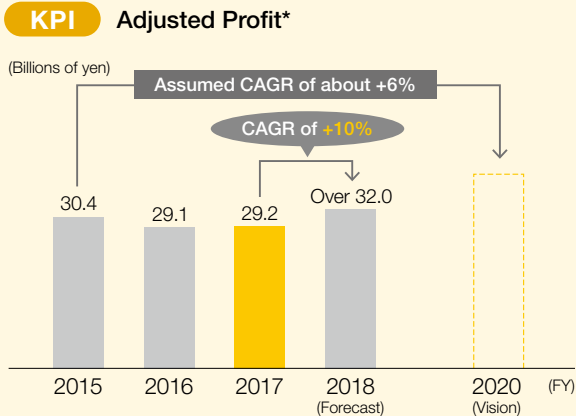
We will seek to evolve into a health support enterprise by advancing our new growth strategy and rapidly improving productivity based on the concepts of breaking industry norms, adopting the customer's standpoint, and becoming a familiar and trusted presence for customers.

Advancing Our New Growth Strategy

Incorporating information and communication technology, we aim to increase the value offered to our customers and grow the number of customers by continuing to develop a companywide business model that unifies new services based on health with the products that incorporate these services, which will be provided by sales representatives who offer new value as they supply these products and services to customers.

Rapidly Improving Productivity

We aim to further increase our competitiveness by promoting health and productivity management and work-style reform while extensively reforming the fundamental elements of our operations—including products and services, sales and marketing systems, and operating rules—accelerating our operations, and rapidly improving productivity.



In fiscal 2017, due to steady growth in income from insurance premiums, it was ¥29.2 billion, outperforming our target of ¥28.0 billion.

In fiscal 2018, targeting at least ¥32.0 billion, we will realize the vision of the Mid-Term Management Plan.

The Mid-Term Management Plan sets targets for adjusted profit of ¥32.0 billion for the end of fiscal 2018 and ¥40.0 billion for the end of fiscal 2020. At the end of fiscal 2017, adjusted profit was ¥29.2 billion, reflecting a favorable trend. Further, for policies in force we have set targets of 4.2 million for the end of fiscal 2018 and 5.0 million for the end of fiscal 2020.

At the end of fiscal 2017, there were 4.04 million policies in

force. Through the timely introduction of new products, we will achieve an increase in policies in force that is centered on high-margin products.

Based on the two overriding strategies of advancing the strategy for new growth and rapidly improving productivity, Sompo Japan Nipponkoa Himawari Life Insurance will expedite the evolution and improvement of its initiatives to realize the vision of the Mid-Term Management Plan.

■ Main Future Initiatives

Sompo Japan Nipponkoa Himawari Life Insurance will provide new value by rolling out Insurhealth products, which integrate insurance with services that maintain and improve customers' health. In April 2018, we launched our inaugural Insurhealth product, a renewed family income insurance product. This new offering is the first product to include health support services as well as riders covering disability income, psychiatric

disorders, and seven major diseases in the insurance industry. We plan to market further Insurhealth products. By continuing direct relationships with customers after policy enrollment and helping them maintain and improve their health, we will transform into a health support enterprise that aids people in leading healthy lives.

TOPICS

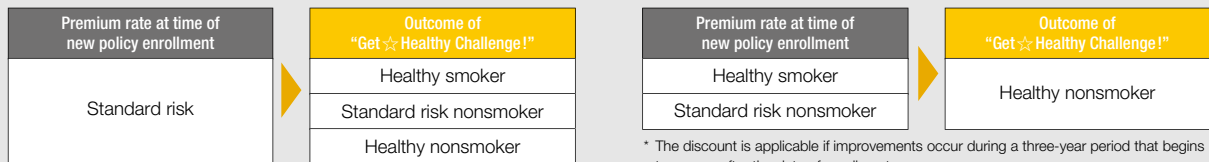
The Launch of a Renewed Family Income Insurance Product



April 2018 saw the launch of our first Insurhealth product—a renewed family income insurance product—which combines health support and disability income insurance. The insurance industry’s first “Get☆Healthy Challenge!” program reduces the premiums of customers whose health improves within a certain period after enrollment. Moreover, the program provides customers with a reimbursement of the difference between the former and reduced premiums dating back to the time of policy enrollment.



Premiums are reduced by lowering the premium rate, if there are improvements in relation to a customer’s smoking or health that occur within a certain period after enrollment* and which meet the standards established by Sompo Japan Nipponkoa Himawari Life Insurance.



The renewed family income insurance product includes services designed to improve customers’ health. We provide Linkx Fit, which is a dedicated app for improving blood pressure and maintaining and lowering body mass index (BMI), and the Quit Smoking Line, a support service to help customers quit smoking.

Security & Wellbeing × **Digital**

Introduction of AI for Insurance and Benefit Payment Services

In February 2018, we introduced AI in earnest to increase the efficiency of insurance and benefit payment services. For example, we have introduced a new system that uses the assessment and support capabilities of AI to conduct some of the assessment processes for insurance and benefit payments. As a result, one person can now conduct roughly 40% of the multiple checks that used to require at least two people. Also, we expect to shorten the lead time for insurance and benefit payments by approximately one day.

Human Resources × **Digital**

Development of AI-Enabled Support System for Face-to-Face Sales

In February 2018, we became the first company in the insurance industry to introduce AI for the analysis of customers’ responses and satisfaction levels in relation to sales activities. Interaction among customers, sales representatives, and AI will give us a better understanding of customers’ aspirations and enable us to conduct sales activities and consulting of the highest quality.

Life plan screen



Customer aspirations screen



Company Outline

As of March 31, 2018



The domestic life insurance business is one with particularly high growth potential among the Sampo Holdings Group's businesses, second only to the domestic P&C insurance business. Centered on health, we aim to provide our customers with new value.

In September 2016, we established health service brand Linkx, based on the concept of helping customers comfortably and enjoyably maintain good health.

Going forward, we will continue to think outside the box and establish this brand as a forerunner of security, health, and wellbeing.

Performance Review

Income from insurance premiums rose ¥19.0 billion thanks to a steady increase in business in force, which resulted from fewer surrenders and more than compensated for a lowering of standard premiums in April 2017.

Amount of new business and annualized premiums from new business declined year on year. However, we recorded increases of 3.0% in policies

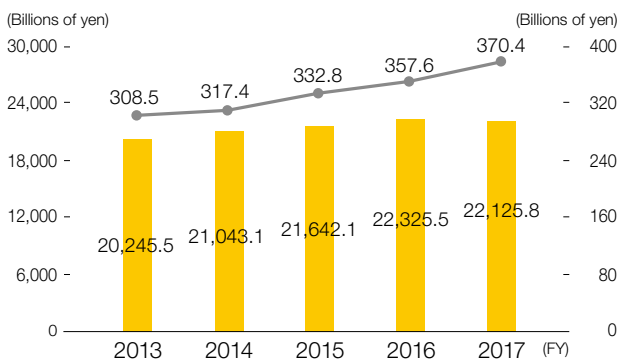
in force and 3.6% in annualized premiums from business in force compared with the previous fiscal year-end. Amount of business in force edged down 0.9% from the previous fiscal year-end, to ¥22,125.8 billion. Income from insurance premiums increased 4.5% year on year, to ¥438.4 billion.

(Billions of yen)

	FY2013	FY2014	FY2015	FY2016	FY2017
Amount of Business in Force	20,245.5	21,043.1	21,642.1	22,325.5	22,125.8
Annualized Premium from Business in Force	308.5	317.4	332.8	357.6	370.4
Amount of New Business	2,635.0	2,388.6	2,240.3	2,434.1	1,484.0
Annualized Premium from New Business	30.4	35.6	40.3	50.2	35.8
Income from Insurance Premiums	372.8	380.7	396.4	419.5	438.4
Total Assets	2,120.2	2,278.1	2,438.0	2,589.0	2,796.2
Embedded Value	750.3	784.4	767.8	843.4	873.6
Non-Consolidated Solvency Margin Ratio (%)	1,583.2	1,676.3	1,771.4	1,573.0	1,513.1

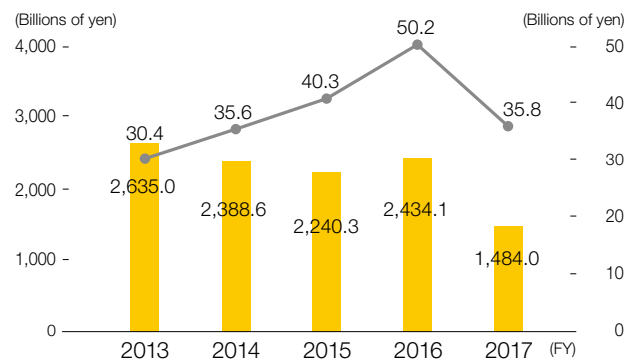
Notes: 1. Amount of new business, annualized premiums, policies in force, and amount of business in force are the sums of individual insurance and individual annuities.
2. Annualized premiums are the premiums for one year, which are calculated by dividing the total premium payments of policies by the durations of insurance.

Amount of Business in Force



■ Amount of business in force (left scale)
● Annualized premium from business in force (right scale)

Amount of New Business



■ Amount of new business (left scale)
● Annualized premium from new business (right scale)

Nursing Care & Healthcare Business



Mikio Okumura

Nursing Care & Healthcare Business Owner
 Director, Managing Executive Officer
 (Chairman and Executive Officer of Sompco Care Inc.)

In July 2018, Sompco Care Inc., Sompco Care Next Inc., and the Group's two other nursing care service companies were merged to form Sompco Care Inc., which offers a full lineup of nursing care services encompassing everything from at-home nursing care to facility-based nursing care. Under a new Regional Headquarters System that divides Japan into four regions, this company will flexibly utilize human resources through increased personnel fluidity at the regional level. It will also make effective use of the Group's management resources based on market needs and strategies to deliver nursing care services of the highest quality.

Basic Strategies and Background

The population in Japan is aging rapidly, and it can therefore be expected that the need for nursing care services in this country will continue to grow substantially in the future. At the same time, the gap between the supply and demand of labor for nursing care services is widening, and in 2025 there is anticipated to be a shortage of about 340,000 nursing care professionals. Meanwhile, there is a difference of around 10 years between the average life span in Japan and the so-called healthy life span during which people are living in good health. The resulting issues pertaining to caring for family members and concerns for post-retirement finances are adding to the various issues faced in Japan's rapidly aging society.

Sompco Care seeks to help address these issues by enhancing education programs for the development of human resources, embracing ICT and digital technologies to improve productivity, and extending healthy life spans through the prevention of cognitive decline and other means. In the growing senior market, we thus provide services that contribute to the security, health, and wellbeing of both customers that require care and those that do not and help resolve the issues faced by society in order to assist in making "Japan an affluent country that can boast to the world of a long and quality life."

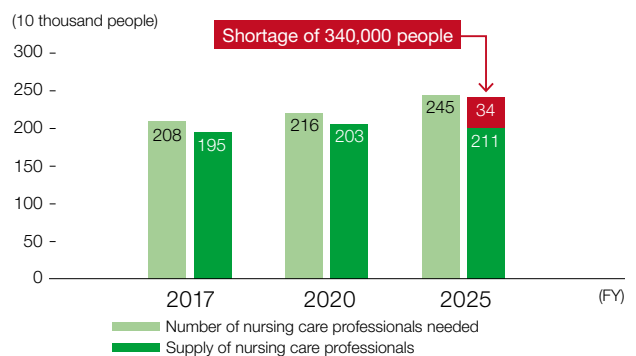
Sales of Listed Nursing Care Service Providers

1	Company A	¥148.1 billion
2	Sompco Care Group (both companies combined)	¥119.2 billion
3	Company B	¥111.8 billion
4	Company C	¥81.8 billion
5	Former Sompco Care Message	¥77.9 billion
6	Former Sompco Care Next	¥41.3 billion
7	Company D	¥45.5 billion
8	Company E	¥39.5 billion

Note: Prepared based on each company's earnings presentation materials

Gap between Supply and Demand of Nursing Care Professionals

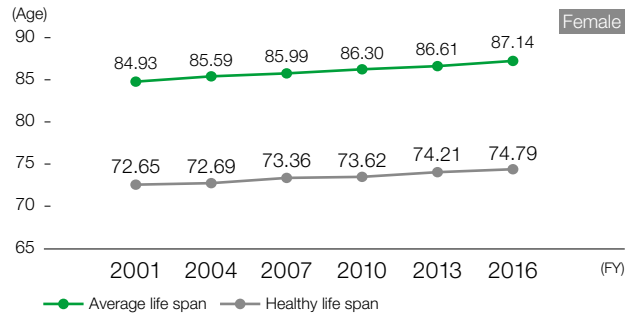
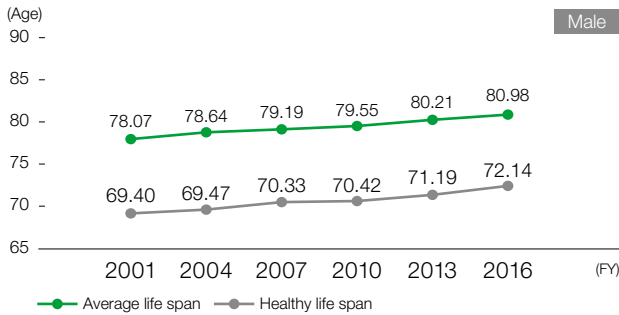
▶ Shortage of approx. 340,000 nursing care professionals forecast in fiscal 2025



Note: Prepared based on "Estimates of Supply and Demand of Nursing Care Professionals Toward 2025" and "The number of long-term care workers necessary to implement the plan for the 7th Long-term Care Insurance Project" by the Ministry of Health, Labour and Welfare

Average Life Span and Healthy Life Span

▶ Difference of around 10 years between average life span and healthy life span



Note: Excerpt from materials of the 11th Healthy Japan 21 (Secondary) Promotion Committee of the Ministry of Health, Labour and Welfare

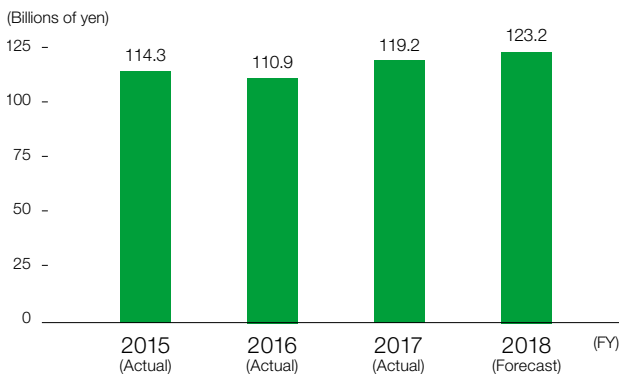
Progress of the Mid-Term Management Plan

Since commencing full-fledged entry into the nursing care business in fiscal 2015, we have been prioritizing the establishment of the necessary business foundations and corporate governance structures. To this end, we have been developing internal control and compliance systems as well as service systems focused on safety and wellbeing.

We commenced integrated operations of Sompoco Care Message and Sompoco Care Next in fiscal 2017, working to improve quality and develop human resources as a united Sompoco Care Group. These efforts led to increased facility occupancy rates and ultimately higher sales. As a result, adjusted profit in the nursing care & healthcare business reached ¥3.0 billion in fiscal 2017, a massive increase over the previous fiscal year.

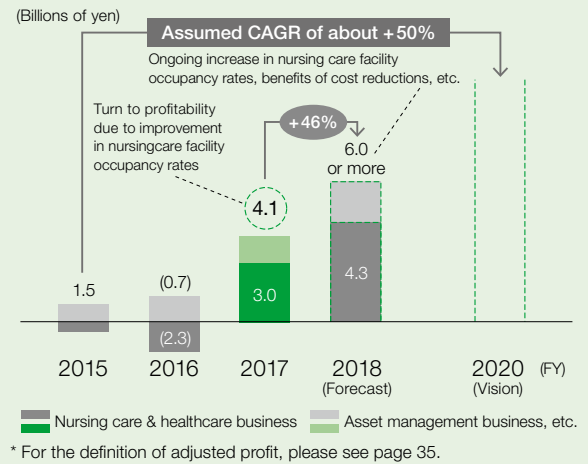
In fiscal 2018, we anticipate adjusted profit of ¥4.3 billion in the nursing care & healthcare business as sales continue to rise on the back of increased facility occupancy rates and as the various measures for improving profit margins generate results.

Sales of Sompoco Care



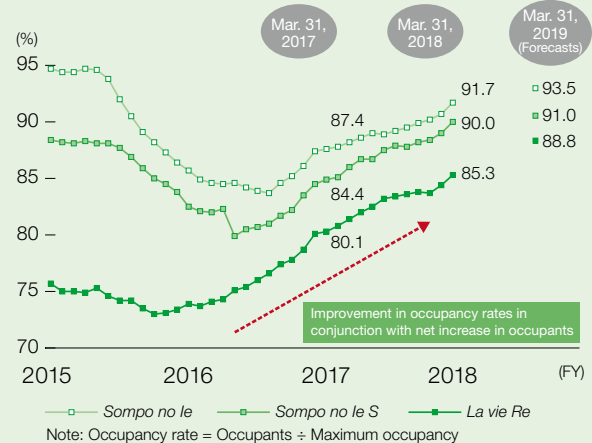
Note: Figures for fiscal 2015–fiscal 2017 are the total of figures for the former Sompoco Care Message and former Sompoco Care Next.

KPI Adjusted Profit*



KPI Occupancy Rate Performance and Forecasts

The benefits of enhanced governance, improved quality, and human resource development led to an upturn in occupancy rates that began in fiscal 2016 and has continued thereafter. We anticipate that rates will keep improving in fiscal 2018.

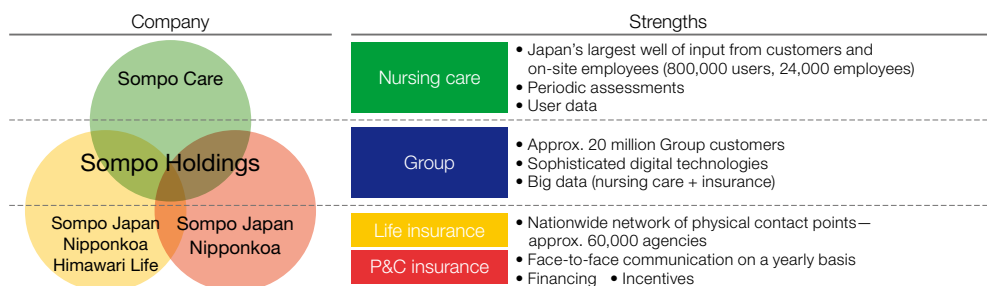


■ Main Future Initiatives

The nursing care & healthcare business will develop its operations throughout the senior market, which is centered on nursing care, with the goal of helping address a wide range of social issues in the nursing care field and in other areas. In this undertaking, we will step up collaboration between the

domestic P&C insurance and the domestic life insurance businesses to exercise the Group's strengths while leveraging the insight of outside partners through means such as partnerships between public, private, and academic organizations.

Intra-Group Coordination and Group Strengths



■ Employee Training

The quality Somo Care seeks to deliver in its nursing care services is something that will need to be realized by enhancing the independence of users, which is the most fundamental mission of nursing care, while developing services that are matched to the needs of users. It is the people serving customers on-site who will be responsible for realizing this quality. At Somo Care, we hold the Somo Care Grand Prix Final, an annual forum for presenting information on on-site initiatives and other activities that is open to nursing care service sites across Japan. The goal of this forum is to share

information on such activities throughout the organization and thereby increase the quality of our nursing care services.

We also hold annual cooking contests in which each site proposes meals they want to serve users and then prepares them for the competition. Furthermore, we strive to foster the ability of staff to determine the steps required to provide users with pleasing meals and communicate this need in concrete terms. By cultivating such skills, we aim to support the independence of users through food.



Somo Care Grand Prix Final



Cooking contest

■ Governance

1. System

In conjunction with the start of integrated operations in fiscal 2017, we bolstered risk management divisions and have been working to spread and entrench awareness of the importance of preventing the reoccurrence of accidents and other incidents affecting the entire company. Also, the Governance, Risk, and Compliance Committee has been set up as an advisory body to the Management Committee in order to help furnish responses to serious incidents pertaining to risk management at the Somo Care Group and to discuss internal audit results and other internal control-related matters.

2. Compliance

Somo Care enacts compliance programs to systematically promote compliance, distributes compliance guidebooks to employees, conducts compliance training, and takes other steps to cultivate compliance knowledge and awareness.

In addition, internal and external reporting venues have been established as a whistleblower system. Reports are quickly investigated to determine the validity of their claims and the necessary response measures are put in place. Cards describing how to contact the venues are supplied to employees to ensure that they are aware of this system.

TOPICS

Introduction of the Regional Headquarters System

In April 2018, a new Regional Headquarters System was introduced in the nursing care business that will divide Japan into four regions consisting of 128 areas overseen by four headquarters (East Japan Headquarters, Tokyo Headquarters, Tokyo Metropolitan Area Headquarters, and West Japan Headquarters). The purpose of the new system is to provide optimal services by speedily addressing conditions and changes in each region and to thereby contribute to regional societies. Through this system, efforts will be made to flexibly utilize human resources through increased regional-level fluidity and to effectively harness the Group's business resources based on market needs and strategies. At the same time, we will leverage the strengths of Sompo Care to provide a full lineup of nursing care services encompassing everything from at-home nursing care to facility-based nursing care with the aim of increasing convenience for customers.

Tokyo University of the Arts + Sompo Care Inc. Industry-Academia Collaboration Launch of Artist in "Sompo no Ie S Ojikamiya"



Tokyo University of the Arts and Sompo Care launched the new Artist in "Sompo no Ie S Ojikamiya" project in May 2018. This project entails artists living together with senior citizens together in housing providing Sompo Care nursing care services. By encouraging a communal atmosphere between residents through art, this project aims to build new communities and relationships.

From the perspective of combining art and social welfare, Tokyo University of the Arts and Sompo Care have been conducting the Diversity on the Arts Project (DOOR) since April 2017. Directed by Katsuhiko Hibino, Dean of The Faculty of Fine Arts at Tokyo University of the Arts, this project has the goal of training individuals who can help create a social environment in which diverse people can live together by spreading a broad spectrum of art throughout society. By having nursing care facility residents meet, interact, and collaborate with artists who have graduated from the DOOR program, we hope to help them experience new inter-personal connections and thereby improve their quality of life while promoting regional exchange.



Residents interacting with artists

Company Outline

As of July 1, 2018



Effective July 1, 2018, the Group's four nursing care service companies (Sompo Care Inc., Sompo Care Next Inc., Japan Care Service Corporation, and Planning Care Corporation) were merged to form Sompo Care Inc. The goal of this merger was to enable us to provide customers in various regions with a full lineup of top-quality nursing care services ranging from at-home nursing care to facility-based nursing care. Under the Regional Headquarters System, which divides Japan into four regions, we operate approximately 300 nursing homes providing long-term care, around 130 serviced residential complexes for senior citizens, and roughly 680 at-home nursing care service offices. This network has enabled us to grow to become No. 1 in the number of senior housing units.*

* Total number of housing units at fee-based nursing homes, serviced residential complexes for senior citizens, group homes, and other serviced residences

Sompo Care Inc.

Establishment: May 1997
Capital: ¥3,925 million
Shareholders: Sompo Holdings (100%)
Head office: Shinagawa Seaside East Tower, 12-8, Higashishinagawa 4-chome, Shinagawa-ku, Tokyo
URL: <https://www.sompocare.com/>



Ken Endo
 President
 Sompo Care Inc.

Overseas Insurance Business

Building an Integrated Platform for Overseas Insurance Business

With Sompo International established as our overseas platform for commercial business in developed markets, we are now focused on building a truly integrated platform for all overseas insurance business across both the retail and commercial sectors.

In the commercial business, we will expand our products and services by leveraging the high-quality underwriting and risk management expertise of Sompo International combined with the capital strength and extensive licensing network of Sompo Holdings. Key initiatives in fiscal 2017 included the integration of Sompo's U.S. and European operations and the launch of AgriSompo, an integrated global underwriting platform for agriculture business.

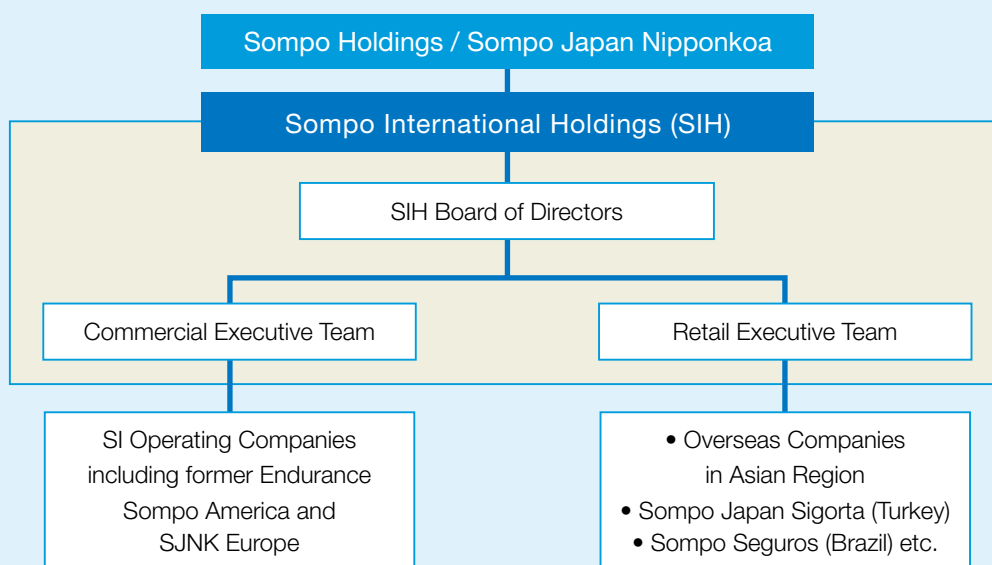
In the retail business, we are establishing a new platform and governance structure to facilitate the integration of our overseas operations under the oversight and management of Sompo International. This new platform will enable us to accelerate growth by sharing underwriting, technology, ERM (Enterprise Risk Management) and actuarial expertise to implement best practices worldwide and to develop new products and underwriting models.

Our overseas insurance business will operate under a consistent strategy and corporate governance united under the Sompo International brand while respecting the diversity and local customs of each operating country.



John R. Charman
Chairman & CEO
Sompo International Holdings Ltd.

Overseas Insurance Vision



■ Global M&A Strategy

We continue to seek attractive M&A opportunities as we build scale and scope, positioning Sompo Holdings to be a global top 10 insurance company. With a disciplined M&A approach, our goal is to achieve further diversification across our commercial and retail platforms.

In fiscal 2017, we have successfully closed two transactions—A&A S.r.l., a leading specialty company in the Italian agriculture insurance market and Lexon Surety Group, a top 10 independent surety insurer in the United States.



Nigel Frudd

Managing Executive Officer
Overseas Business Strategy
Chief Strategy Officer,
Sompo International Holdings Ltd.

■ Progress toward Building a Commercial Platform in Developed Countries

Development of the global commercial insurance platform achieved significant progress with the successful integration of the Sompo America Insurance Company and Sompo Japan Nipponkoa Insurance Company of Europe Limited (SJNKE) with Sompo International. This combined platform provides opportunities for Sompo to enhance the service quality to our overseas clients by introducing additional commercial specialty products and services to them.

In conjunction with the integration of SJNKE, we have established a new European insurance and reinsurance subsidiary in response to the United Kingdom's decision to leave the European Union (Brexit). Europe is a strategic growth area and the new platform, based in Luxembourg, will ensure that we maintain our ability to effectively service clients in the

European Union, expand our presence and relevance with broader product offerings, and serve as a foundation for future growth and investment in the region. Sompo International also introduced the Global Clearance System, which has enabled commercial operating subsidiaries to underwrite based on standardized criteria regardless of the operating area, operating company, and IT system.

In response to these initiatives, S&P upgraded the financial strength ratings on Sompo International Holdings Ltd.'s core operating companies to 'A+' from 'A', attributing their action to Sompo International becoming core to Sompo Holdings as we build an integrated platform for our overseas insurance business.

TOPICS

AgriSompo: Integrated Agricultural Insurance Platform

Sompo International is a leading global player in agriculture (re)insurance, delivering innovative agricultural risk management solutions to farmers and agricultural insurers and agri-businesses.

In November 2017, we launched AgriSompo, a new global platform which will capitalize on the extensive specialty agriculture resources, market leading technology and underwriting expertise of Sompo International, coupled with the extensive licenses, distribution networks, and client relationships of the Sompo Holdings Group.

Through AgriSompo, we will expand into additional emerging agriculture insurance markets with significant growth potential.



Business Initiatives

Through disciplined M&A activities, steady organic growth and effective PMI, Sampo overseas insurance business has grown tenfold over the last seven years, (from fiscal 2010, ¥64.3 billion to fiscal 2017, ¥645.2 billion).

The adjusted profit of our overseas insurance business represented only 7% of our consolidated profit in fiscal 2010 while this year (fiscal 2017), the first year including Sampo International, our overseas insurance business contributed 27% of our group profit. We are targeting around 40% contribution to consolidated profit in the future, reflecting aggressive growth plans.

The key initiatives for our overseas insurance business are (1) to build a truly integrated global platform for all our business around the globe, (2) to further strengthen the capability of our existing entities to maintain steady growth for corporate, specialty business and retail business, (3) to seek both transactional and strategic M&A opportunities to further diversify our business across geographies and business lines.

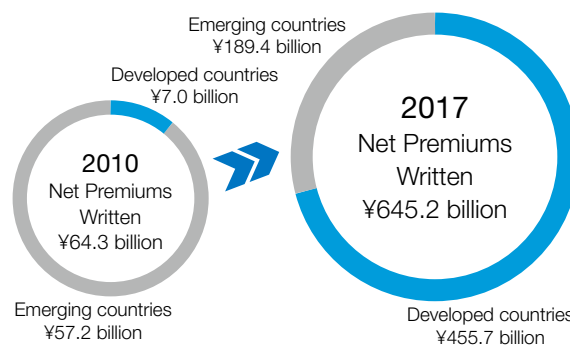
Sampo Global Summit

Our annual Sampo Global Summit conference is a forum for our Group CEO Sakurada, executive officers in charge of overseas insurance business, and the CEOs of our operating subsidiaries to discuss our overseas strategy.

The summit held in February 2018 focused on reaching agreement to transform our overseas insurance business by

Transformation of Net Premiums Written

▶ More than 10-fold rise in net premiums written over 7 years



Note: Figures for net premiums written reflect the Company's percentage of ownership of consolidated subsidiaries and affiliates. In the consolidated financial statements, figures for net premiums written are calculated based on different criteria.

Major Overseas M&A

2010	Tenet (Singapore)	¥6.4 billion
2010	Sigorta (Turkey)	¥27.4 billion
2011	Berjaya (Malaysia)	¥17.0 billion
2013	Maritima (Brazil)	¥25.1 billion
2014	Canopus Group (U.K.) (divested in 2017)	¥104.7 billion
2017	Endurance Specialty Holdings (U.S., Bermuda)	¥683.1 billion

building a platform for retail business to complement Sampo International's strong commercial business platform. This will enable us to significantly expand our overseas insurance business and achieve our transformation goals.





Junichi Tanaka

Overseas Insurance Business Owner
Director,
Managing Executive Officer

Driven by the rapid increase in middle class population and GDP in emerging markets, the global insurance market is growing steadily. Innovative products based on the latest digital technologies and specialized underwriting expertise for new risks such as Cyber and Network Security are also driving demand in developed countries.

In fiscal 2017, the global insurance market experienced large losses due to a number of natural catastrophes including several major hurricanes in North America, resulting in rate hardening in select markets.

With the introduction of Insurtech (technology-based new products and services) disrupting traditional models, the global insurance market is changing at an unprecedented speed. Sompo is leading the industry in research and investment in digital solutions in line with our commitment to enhance the quality and breadth of our product and service offerings to meet the diversified needs of our customers.

■ Progress of the Mid-Term Management Plan

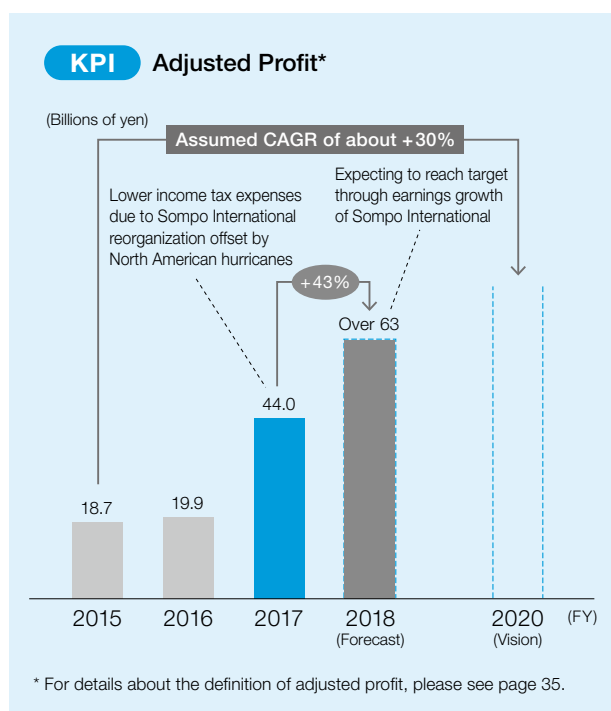
The Mid-Term Management Plan is the initial step to becoming a top 10 global listed insurance company in the near future, in terms of size and capital efficiency.

We have acquired a number of companies in emerging markets since 2010 which have enabled us to expand our footprint into profitable new retail markets. In 2017, the acquisition of Endurance (re-branded immediately to Sompo International) has enabled Sompo to dramatically expand our global corporate and specialty line business and also significantly enhanced the size and quality of our overall global business.

In fiscal 2017, the second year of the Mid-Term Management Plan, our overseas insurance business was impacted by natural catastrophes including three major North America hurricanes from August to September. As a result, adjusted profit was ¥44 billion compared to the target of ¥63.1 billion.

In fiscal 2018, we are forecasting ¥63 billion in adjusted profit by further growing premiums and enhancing profitability across our corporate P&C and specialty and retail businesses.

By building a truly integrated global platform under Sompo International, we are targeting to deliver ¥100 billion of adjusted profit in the future.



Global Expansion

Sampo Holdings (Asia) Pte. Ltd.

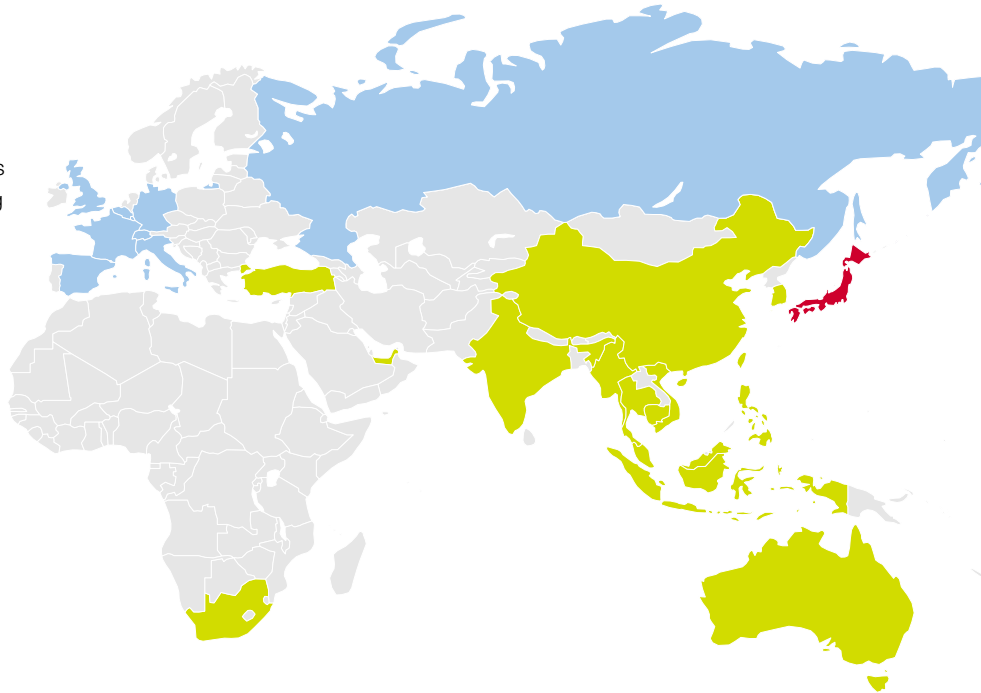
Sampo Holdings (Asia) is an intermediate holding company in charge of South Asian businesses and manages overseas bases in 10 countries, including Singapore, Malaysia, and Indonesia.

By planning cross-regional measures such as bancassurance at CIMB Group, a major banking group of the ASEAN region, we aim to expand our businesses in this fast-growing region.



Yuji Kawauchi
President, Managing Director
Sampo Holdings (Asia) Pte. Ltd.

218 cities in



SOMPO JAPAN SIGORTA

Sampo Japan Sigorta is the only P&C insurance company from Asia in Turkey and recorded the sixth largest sales (gross premiums) and the second largest underwriting profit in the market in 2017. With its IT expertise in insurance pricing, Sampo Japan Sigorta is developing superior marketing strategies and expanding its earnings.

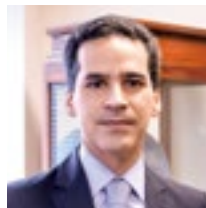


Recai Dalas
Director, CEO
Sampo Japan Sigorta Anonim Sirketi

SOMPO SEGUROS

Established in 2014 through the merger of Maritima Seguros (incorporated in 1943) and Yasuda Seguros (in 1959), Sampo Seguros is an insurance company that provides both P&C and life insurance in Brazil. By offering extensive product lines and strengthening its sales network, Sampo Seguros is expanding in the retail and corporate markets.

Since its renaming in July 2016, Sampo Seguros has been strengthening the SOMPO brand in Brazil.



Francisco Caiuby Vidigal Filho
President
Sampo Seguros S.A.

30 countries and regions (As of March 31, 2018)



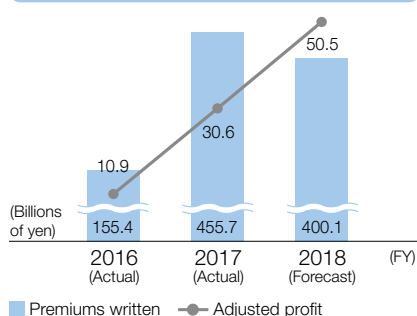
Sompo International is a global specialty provider of commercial P&C insurance and reinsurance, currently comprised of the operations of legacy Endurance (acquired in March 2017), Sompo America and SJNKE. Servicing clients globally with a wide range of commercial property, liability, agriculture and specialty products, Sompo International's operating platform across North America and Europe will lead the strategic expansion of Sompo's overseas commercial and retail business.



John A. Kuhn
Chief Underwriting Officer
Sompo International Holdings Ltd.

Premiums Written*¹ and Adjusted Profit*² by Region*³

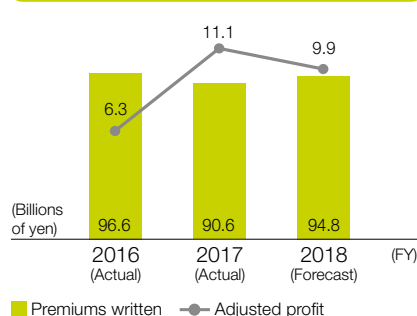
North America and Europe



Main Operating Companies (based on head office location)

- Sompo International Holdings Ltd.
- Endurance Specialty Insurance Ltd.
- Sompo America Insurance Company
- Endurance Worldwide Insurance Ltd.
- SI Insurance (Europe), SA

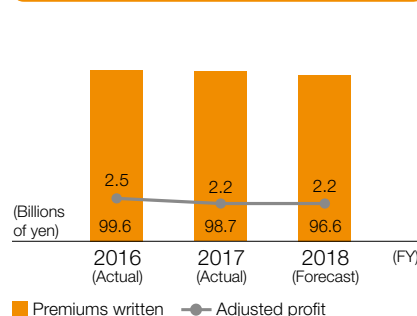
Asia & Middle East



Main Operating Companies (based on head office location)

- Sompo Japan Sigorta Anonim Sirketi
- Sompo Holdings (Asia) Pte. Ltd.
- Sompo Insurance Singapore Pte. Ltd.
- Berjaya Sompo Insurance Berhad
- PT Sompo Insurance Indonesia
- Universal Sompo General Insurance Company Ltd.
- Sompo Insurance China Co., Ltd.
- Sompo Insurance (Hong Kong) Company Ltd.

South America



Main Operating Companies (based on head office location)

- Sompo Seguros S.A.
- Sompo Saude Seguros S.A.

*¹ Amounts for premiums written are calculated using figures that have been adjusted based on the Company's ownership of consolidated subsidiaries and affiliates and, therefore, may differ from the amounts in the consolidated financial statements. Further, the figures for operating company groups that conduct businesses in multiple regions have been included in the figures of the region that has the largest earnings.

*² For details about the definition of adjusted profit, please see page 35. Further, the figures for operating company groups that conduct businesses in multiple regions have been included in the figures of the region that has the largest earnings.

*³ Premiums written and adjusted profit do not include figures of Sompo Japan Nipponkoa's representative offices in countries such as Russia and South Africa.

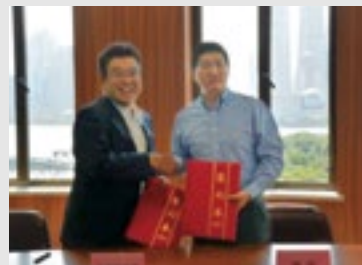


Alliance with China’s Largest Internet Insurance Company— Joint Development of Overseas Travel Insurance for Travelers Visiting Japan

Sompo Insurance China, a member of the Sompo Holdings Group, concluded an alliance with ZhongAn Online P&C Insurance Co., Ltd. (ZhongAn Insurance) in June 2017 to jointly develop overseas travel insurance products for Chinese travelers visiting Japan.

ZhongAn Insurance was established through investment by leading Chinese IT firms, such as Alibaba Group Holding Limited and Tencent Holdings Limited., as China’s first purely Internet-based insurance company.

The new initiative will enable us to provide the highest-quality services that contribute to the security, health, and wellbeing of customers through ZhongAn Insurance’s advanced insurance service based on its digital technologies and its brand power as well as the Sompo Holdings Group’s network of medical institutions and medical interpreting services.



Cross-Border Automobile Accident Response Service Launched in the Greater Mekong Subregion

Sompo Insurance (Thailand), a member of the Sompo Holdings Group, started providing a cross-border automobile accident response service from September 2017 across the Thailand border in the Greater Mekong Subregion, covering Malaysia, Cambodia, Myanmar, and Laos.

The new service operates in the local language, Thai, and English and rapidly dispatches personnel to accident scenes. Through its cross-border accident response service, the Sompo Holdings Group will meet the needs of customers with businesses in the Greater Mekong Subregion and contribute to the development of the area.



Sompo Japan Sigorta (Turkey) Won Celent Award For Mobile Device Application

Sompo Japan Sigorta, a member of the Sompo Holdings Group, received an award from Celent, a U.S. financial consulting firm, for a mobile device application developed for agencies. This award is an international award that Celent presents in recognition of excellent IT initiatives.

The application manages all contract management processes, from providing quotations to issuing policies. It also offers many other functions, such as providing claim information and training programs for agencies.

Approximately 90% of Sompo Japan Sigorta’s agencies already use the mobile application, thanks to which these agencies can work anytime and anywhere.

We will continue to provide high-quality services through IT-enabled innovation.



Strategic Businesses

Our strategic businesses include assisting customers with building asset portfolios through the asset management business and providing policyholders with roadside assistance service through the assistance business. We are also advancing into the home remodeling and extended warranty business fields. Through these businesses, we pursue inter-business coordination that is intrinsically related to our domestic P&C insurance business and other main businesses.

Company Outline



Sampo Japan Nipponkoa Asset Management Co., Ltd., aims to be the most customer-oriented asset management company in Japan. This company proposes and provides top-caliber products and asset management services to assist customers in building asset portfolios over the medium-to-long term. Such offerings are made available through its investment advisory business geared toward pension funds and other institutional investors and through its investment trust business designed primarily for private investors.

In March 2016, the company established and released a Declaration of Customer-First Policy. The company will realize customer-oriented business conduct by accomplishing the three principal achievements of the declaration.

Assets under Management

In fiscal 2017, assets under management increased year on year for the second consecutive year as major investors steadily entrusted the company with new assets to manage. On March 31, 2018, the company's assets under management consisted of ¥1,557.3 billion in a pension investment discretionary account and ¥736.3 billion in investment trust net assets.

Declaration of Customer-First Policy

Vision for the Company

Sampo Japan Nipponkoa Asset Management Co., Ltd., strives to be the most customer-oriented asset management company in Japan by proposing and providing top-caliber products and asset management services that aid customers in building asset portfolios over the medium-to-long term.

Three Principal Achievements

Our fiduciary duty is our responsibility to put our clients first as asset management professionals. To implement this management philosophy, we seek to accomplish the following three principal achievements.

1. Realization of asset management capabilities that support customers' asset portfolios
2. Provision of products and services that truly incorporate the customer's perspective
3. Reinforcement of the corporate systems and operating infrastructure necessary to realize the above

TOPICS

UCDA Award 2017

Sampo Japan Nipponkoa Asset Management's Sampo Japan Green Open prospectus received the Clear Information Award in the investment trusts category of the UCDA Awards 2017, which is hosted by the Universal Communication Design Association (UCDA).

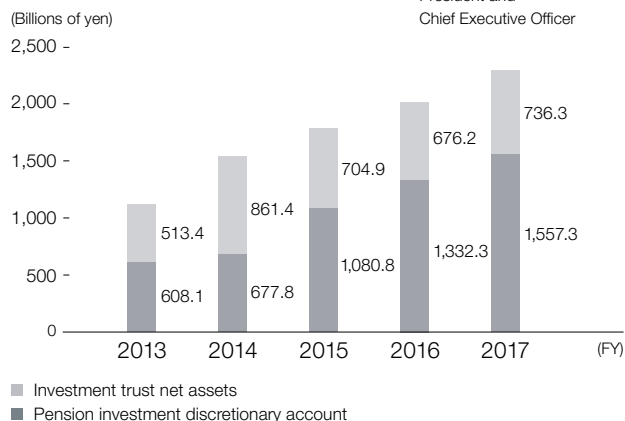
Sampo Japan Nipponkoa Asset Management Co., Ltd.

Establishment: February 1986
 Capital: ¥1,550.0 million
 Shareholder: Sampo Holdings (100%)
 Head office: Kyoritsu Nihonbashi Building, 2-16, Nihonbashi 2-chome, Chuo-ku, Tokyo
 URL: <http://www.sjnk-am.co.jp/>



Hiroyuki Yamaguchi
 President and
 Chief Executive Officer

As of March 31, 2018



Sampo Japan Green Open

This is a socially responsible investment (SRI) fund focused on investment in companies that actively address environmental issues. The fund is one of the largest publicly offered SRI investment trust funds in Japan.



"Happy Aging Fund"

In April 2018, our mutual fund, Happy Aging 60, received the first prize of Rating and Investment Information, Inc. (R&I)'s R&I Fund Award for the fourth consecutive year.

Prime Assistance

Through its assistance business, which provides roadside and home assistance as well as assistance in solving problems and inconveniences overseas, the company offers services of the highest grade 24 hours a day, 365 days a year that support the security and wellbeing of customers in their daily lives.

Prime Assistance Inc.

Establishment: April 2012
Capital: ¥450.0 million
Shareholder: Sompo Holdings (66.6%)
 Prestige International (33.4%)
Head office: Harmony Tower, 32-2, Honcho 1-chome, Nakano-ku, Tokyo
URL: <http://www.prime-as.com/>



Hiroyuki Tokuoka
 President and
 Chief Executive Officer

TOPICS

Launch of “Call-Less” Roadside Assistance Service

In April 2018, we launched “Call-Less Service Delivery,” which allows customers to request roadside assistance through their smartphones without talking to an operator. For example, if their vehicle’s battery dies on a public highway or in a parking lot, policyholders can simply use their smartphones to register their location via a dedicated website and rapidly receive roadside assistance. Our services of unsurpassed quality will continue assisting customers and society.

FRESH HOUSE

As a general remodeling firm, the company aims to eliminate uneasiness, inconvenience, and discomfort through high-quality remodeling services, providing homes in which residents can live safely, comfortably, and with peace of mind.

FRESHHOUSE CO., LTD.

Establishment: July 1995
Capital: ¥100.0 million
Shareholder: Sompo Holdings (66%)
 Other (34%)
Head office: Sompo Japan Nipponkoa Bentendoori Building, 57, Bentendoori 4-chome, Naka-ku, Yokohama City, Kanagawa
URL: <https://freshhouse.co.jp/>



Shuu Nakamura
 President and
 Chief Executive Officer

TOPICS

Utilization of Leading-Edge Technologies in Home Remodeling



Since October 2016, we have been using wearable terminals (smart glasses) for the investigation of fire insurance claims to homogenize service quality and expedite fire insurance payments. In May 2018, we began using drones to diagnose buildings rapidly and with a high degree of precision. Aiming to enhance our reputation among customers even further through the provision of high-quality home remodeling services, we will continue exploiting ICT and digital technologies.

SOMPO WARRANTY

As a professional extended warranty company, Sompo Warranty Inc. seeks to create a society in which consumers can use any product safely and with peace of mind. Based on lofty ethical standards, this company develops, provides, and operates reliable warranty programs in a wide variety of product categories.

Sompo Warranty Inc.

Establishment: August 2009
Capital: ¥95.0 million
Shareholder: Sompo Holdings (100%)
Head office: 12th Fl., Marunouchi Trust Tower Main, 8-3, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan
URL: <https://www.sompo-swt.com/>



Kyu Tamura
 President and
 Chief Executive Officer

TOPICS

Development of the Home Equipment Warranty Business in Earnest

In the home-related business field, which includes home equipment and gas equipment, there is a growing need for extended warranty systems. Therefore, we are accelerating the development of the home equipment warranty business, which is likely to see market expansion. In conjunction with our current mainstay business for home electronics extended warranties, we will provide services that cater to the needs of various companies.