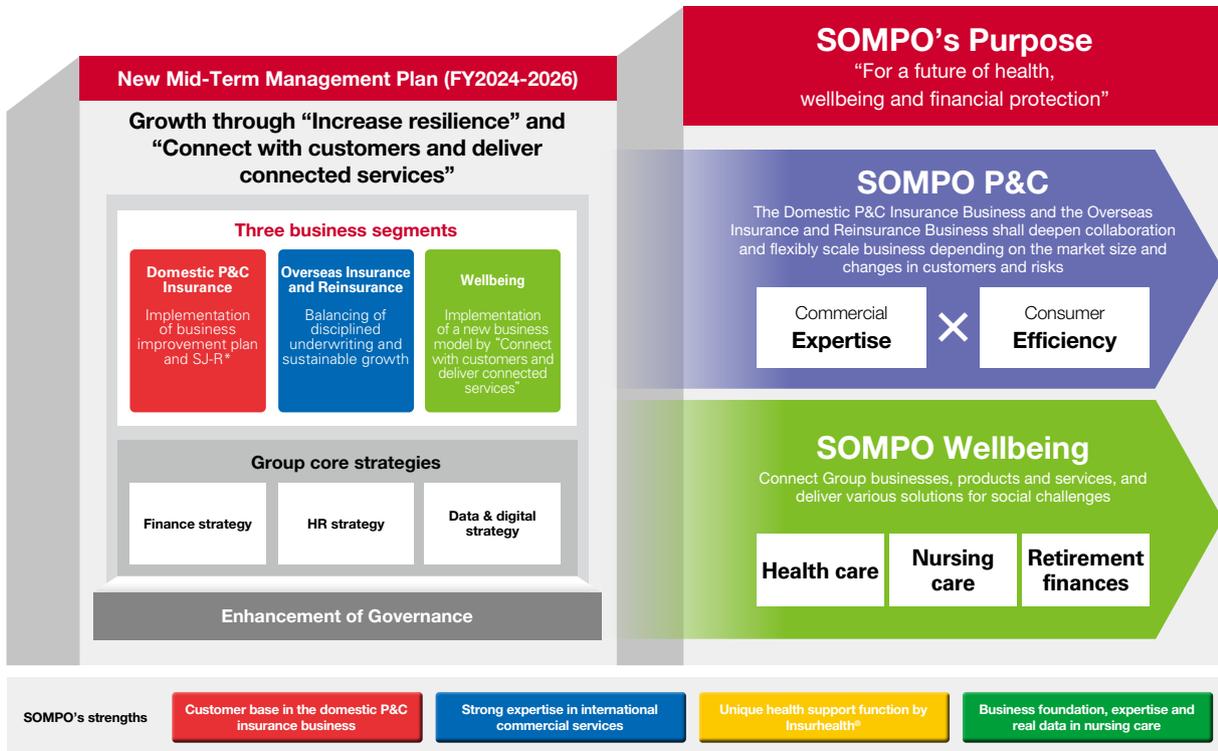


**Sompo Holdings
Corporate Profile**

2024

For a future of health, wellbeing and financial protection

The Sompō Group has set its purpose as “For a future of health, wellbeing and financial protection,” and aims to open up the future by providing services that contribute to security, health, and wellbeing, not just insurance. With a focus on three business segments, namely Domestic P&C Insurance, Overseas Insurance and Reinsurance, and Wellbeing, we will strive to grow by “Increase resilience” and “Connect with customers and deliver connected services.”



* A project that aims to reform the business foundation and revenue base to respond to changes in society by reviewing existing practices.

Domestic P&C Insurance Business

Sompo Japan Insurance	Sompo Risk Management	Sompo Direct Insurance	Mysurance
Sompo Japan DC Securities	Prime Assistance	Sompo Japan Partners	Sompo Warranty

The Domestic P&C Insurance Business provides P&C insurance products and services that respond to diversifying risks. While prioritizing restoring the trust of customers and society, we are working to transform our business foundation and revenue base in order to realize a “new Sompo Japan” that boasts of high resilience.

Personalized Products: “THE Series”

This service protects customers—from various risks—including accidents, fires, and other disasters—as well as serves as an income source in the event of an injury or inability to work.



Personal Automobile Insurance
“THE Kuruma no Hoken”

Personal Fire Insurance
“THE Sumai no Hoken”

Personal Accident and Income Insurance
“THE Karada no Hoken”

Product for corporations: “Business Master Plus (Comprehensive business activity insurance)”

Business Master Plus offers a comprehensive range of coverage for various risks (property damage, business interruptions, liability, workplace accidents, etc.) that small- and medium-sized enterprises and sole proprietors face in the course of their business activities, all in one policy.



Overseas Insurance and Reinsurance Business

Sompo International Holdings Ltd.

Sompo Sigorta Anonim Sirketi

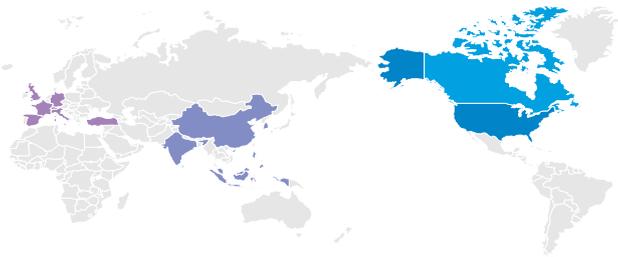
Sompo Holdings (Asia) Pte. Ltd.

Sompo Seguros S.A.

The Overseas Insurance and Reinsurance Business contributes to the growth of the Group's profits by obtaining appropriate returns on the risks it underwrites through disciplined underwriting, with a focus on the commercial sector. We aim to achieve stable profit growth by expanding our geographic and business domains as well as increasing our investment income.

Geographic expansion for growth in the Overseas Insurance and Reinsurance Business

The SOMPO Group operates in 28 countries and regions around the world. We will continue to expand our regional bases by hiring more underwriters and by launching new products.



Europe

FY2024–2026

- Open more offices
- Continue hiring underwriters

Singapore

FY2024–2026

- Significantly expand operations with additional staff

United States

FY2024

- Hire 23* staff members in 2024
- Expand Chicago, Los Angeles, Irvine, and Boston offices
- Establish new Miami office

Canada

FY2024–2026

- Expand underwriters and products offered

* As of August, 2024

Wellbeing Business

Sompo Himawari Life

Sompo Care

ND Software

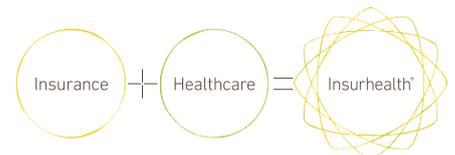
Sompo Health Support

The Domestic Life Insurance Business will expand the number of "Himawari-fan" by focusing on two areas: insurance and health services. In Nursing Care Business, we will continue to improve the quality and efficiency of nursing care services and develop the services that support nursing care operations for providers. In addition, we will provide various solutions to increase the life time value (LTV) of each customer in order to extend healthy life expectancy.

Life Insurance Business

Creating a one-of-a-kind customer experience to help as many customers as possible live healthy and fulfilling lives

Sompo Himawari Life aims to be a "health support company" that supports customers to lead fulfilling lives and to realize their dreams. To realize a health support company, we are providing new value we call Insurhealth® that combines the original role of life insurance, which is to prepare for the "unexpected" (Insurance), with a function that supports health by being there for you "every day" (Healthcare). By increasing the number of "Himawari-fan" who identify with Insurhealth®, we will play a role in developing the customer base of the wellbeing business and connecting with customers as well as acquiring and accumulating health-related data.



Nursing Care Business

As a comprehensive nursing care service brand, we provide a full line of nursing care services across Japan, catering to the needs of each and every customer.

Operator business

With the aim of improving the profitability of the nursing care business and building a sustainable model, we are working on "future nursing care" that actively utilizes digital technology. We provide high-quality nursing care services by promoting "custom-made care" and operational efficiency.

Platform business

We provide consulting services to many nursing care providers using the business management and DX know-how we have cultivated thus far. By supporting reform of nursing care operations for providers, we contribute to the sustainable growth of the nursing care industry as a whole.

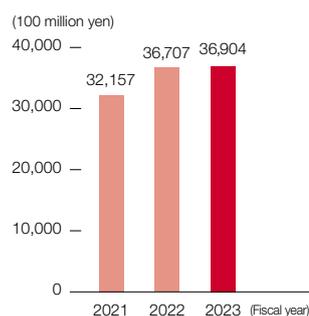
Wellbeing business

Through "connections" between the nursing care industry and Sompo Group members linked by the platform, we will provide one-stop support for concerns about nursing care, health, and retirement funds, and we will support our customers as a lifelong companion.

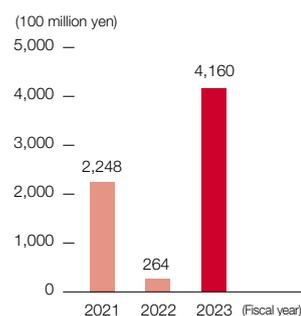


Sompo Holdings Key Indicators

Net premiums written



Net income attributable to shareholders of the parent

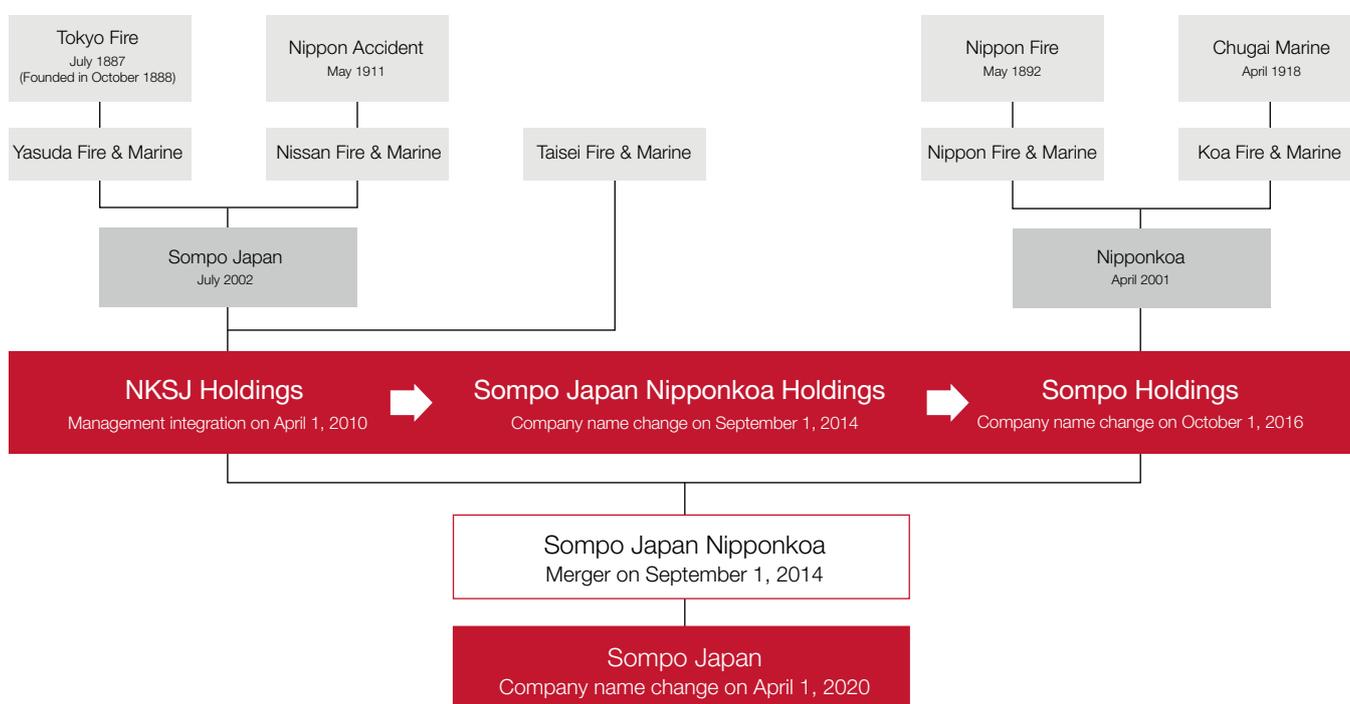


Ratings information (correct as of April 1, 2024)

Rating company	Object	Sompo Japan Insurance	Sompo Himawari Life
S&P	Financial strength rating	A+	A+
Moody's	Insurance financial strength rating	A1	—
Rating and Investment Information, Inc. (R&I)	Issuer rating	AA	—
	Insurance claims paying ability	—	AA
Japan Credit Rating Agency, Ltd. (JCR)	Long-term issuer rating	AA+	—
A.M.Best	Financial strength ratings	A+	—

History

(Note) This chart shows the main history of the company.



Corporate Overview

(As of March 31, 2024)

Company name	: Sompo Holdings, Inc.	Business activities	: Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other related operations
Date of establishment	: April 1, 2010	Exchange listing	: Tokyo Stock Exchange (Prime Market)
Capital	: 100 billion yen		
Group CEO, Director, Representative Executive Officer and President	: Mikio Okumura		

Sompo Holdings, Inc.

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TEL: +81-(0)3-3349-3000

URL: <https://www.sompo-hd.com/en/>



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