

Retail Insurance Overview

Delivering a wide range of high quality personal lines, small-to-medium enterprise and corporate insurance solutions tailored to local markets.

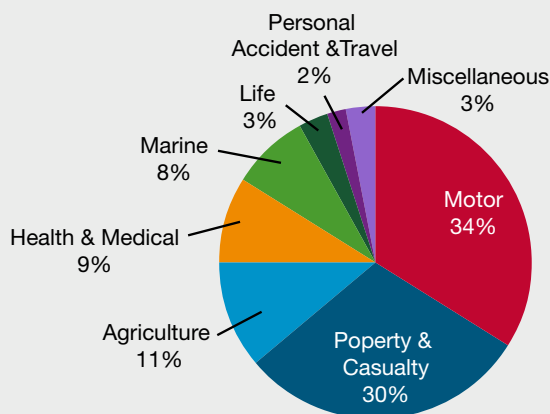


Retail Insurance Business Overview

Sompo Group has operated for more than 60 years outside of Japan offering personal lines, small-to-medium enterprise and corporate insurance products. Over the last decade, the company has significantly accelerated the expansion of its overseas retail business through acquisitions including companies in Brazil, Turkey, India and Asia.

These retail businesses have strong track records of success, having demonstrated rapid growth and achieved significant market share since becoming part of Sompo. We deliver advanced insurance products and first class services to our customers backed by Sompo Group's digital technology and focus on innovation, as well as the extensive local expertise of our subsidiaries which are recognized leaders in their respective countries.

Gross Premiums Written: \$2.4B USD*
Fiscal Year 2020



Distribution Channels

- Agents • Brokers (Local/International) • Banks/Affinity Partners •
- Auto Leasing Companies/Dealers • Direct • Other •

* Total Gross Premiums Written for Retail Insurance subsidiaries and affiliates outside of Japan.

Centers of Excellence

Our Centers of Excellence enable us to develop leading edge products and services, integrate them within broader consumer distribution ecosystems and tailor them to the local markets we serve.



Market Leading Turkish Subsidiary Growth Fueled by Technical Innovation

Sompo Sigorta is top tier company in Turkey with strong management capability and technical skills including motor pricing and channel management backed by its high degree of data analysis and excellence in digital tools.

The company is ranked at 5th and 2nd in terms of Gross Written Premium and Net Profit respectively, among 37 non-life insurance companies (FY2019).

Sompo Sigorta was honored by Insurance Asia Awards 2019, the largest event that recognizes the best insurers in Asia, as "Digital Insurance Initiative of the Year" with the brand-new & user focused mobile application "Sompo Mobilo" providing customers with the best digital user experiences in the end-to-end process including rapid policy issuance and seamless claim servicing.



Sompo Seguros Rises to #1 Marine Insurer in Brazil Based on Advanced Digital Analytics

Sompo Seguros has been recognized as the #1 marine insurer in Brazil. With a strong distribution network among commercial entities and brokers, we have developed advanced analytic models and loss prevention services which minimize risk and best meet the needs of this market.



Southeast Asia Regional Expands through Bancassurance Distribution Partnership

Sompo Holdings (Asia) manages SOMPO's businesses in 14 markets in Asia and the Pacific, including Singapore, Malaysia, Indonesia and Thailand. The Southeast Asian key markets are partnering CIMB, one of ASEAN's largest banking groups, to provide distribution channels for SOMPO's non-life insurance products. CIMB distributes these products to over 12 million customers across the bank's extensive branch network in Southeast Asia, as well as its digital platforms. This bancassurance partnership, along with enhancements to our brand and digital strategies, has resulted in significant growth in SOMPO's market share in this region.



Sompo Asia Digital Team Leads Digital Transformation Across the Region

The Sompo Holdings (Asia) Digital Team has been spearheading digital initiatives across the region incorporating Insurtech, such as AI, blockchain, IoT, and so on, as part of Sompo Group's digital transformation to provide advanced solutions to ensure customers' security, health and wellbeing.

In 2020, we won the AI Award for General Insurance in the Singapore Business Review Technology Excellence Awards 2020 with our AI Fraudulent Claims Detection application. Using artificial intelligence and machine learning approach with complex algorithm modeling, the workflow yields a more regulated and efficient claims processing. Straight-through claims payments are expedited much more promptly and thus enhancing customer experience and satisfaction.

Strong and Integrated Global Retail Operation

As we integrate Sompo Group's retail subsidiaries and affiliates into Sompo International, we will have new opportunities for growth, scale and diversity. Leveraging Sompo International's industry leading underwriting capabilities and the broad licensing network of Sompo Group, we will continue to enhance our overseas retail insurance businesses with additional products and further geographic expansion.

By creating this first and truly global integrated operation, we launch a new ecosystem which will effectively share the best practices and technology across all Sompo Group operations around the globe as well as third parties such as Insurtech start-up companies. This will uniquely position us to deliver innovative and flexible products and services to our customers and intermediaries around the globe.

INNOVATIVE PRODUCTS & SERVICES



By sharing best practices across Sompo Group operations, we are able to deliver unique and innovative products and services that match the needs of our clients in a rapidly changing world. We are working closely with Sompo Digital Lab and InsureTech startups to introduce the latest digital products and services and forging new distribution channels with affinity partners.

INDUSTRY LEADING TALENT



Our Retail businesses are managed by industry leading professionals in each country, each bringing more than 20 years of diversified experience with backgrounds in insurance, customer service and digital technology. Senior leaders from these businesses comprise our new Retail Executive Team which is central to successfully developing a global integrated Retail business.

EXCEPTIONAL REPUTATION



Sompo has delivered high quality insurance solutions to our clients for 130 years. Based on our world class reputation as a leader in the Japanese insurance market, we will continue to enhance the safety, health and well-being of our customers around the globe as we expand into new markets and products.

WORLDWIDE NETWORK



Sompo Group has a broad licensing network with operations in more than 200 cities and 29 countries and regions. With strong governance and management across our global subsidiaries, our organization works collaboratively to service the needs of our customers in each of these countries.

Sompo Retail Subsidiaries & Affiliates

- Sompo Sigorta (Turkey)
- Sompo Seguros S.A. (Brazil)
- Sompo Saude Seguros S. A. (Brazil)
- Sompo Holdings (Asia) Pte. Ltd. (Singapore)
- Sompo Insurance Singapore Pte. Ltd.
- Berjaya Sompo Insurance Berhad (Malaysia)
- PT Sompo Insurance Indonesia
- Sompo Insurance (Thailand) Public Company Limited
- United Insurance Company of Vietnam
- PGA Sompo Insurance Corporation (Philippines)
- Universal Sompo General Insurance Company Limited (India)
- Sompo Insurance China Co., Ltd.
- NIPPONKOA Insurance Company (China) Limited
- Sompo Insurance (Hong Kong) Company Limited
- SOMPO Taiwan Brokers Co., Ltd.
- Sompo Consulting Korea Inc.

Sompo Retail Company Leaders



Sompo Sigorta (Turkey)

Recai Dalas
Chief Executive Officer & Director
www.somposigorta.com.tr



Sompo Seguros S.A. (Brazil)

Alfredo Lalia Neto
Chief Executive Officer & Director
www.sompo.com.br



Sompo Insurance Singapore

Pui Phusangmook
Chief Executive Officer
www.sompo.com.sg



Berjaya Sompo Insurance Berhad (Malaysia)

Tan Sek Kee
Chief Executive Officer
www.berjaysompo.com.my



PT Sompo Insurance Indonesia

Eric Nemitz
Chief Executive Officer
www.sompo.co.id



Sompo Insurance (Thailand) Public Company Limited

Chayanna Siriprom
Chief Executive Officer
www.sompo.co.th



Sompo Insurance China Co., Ltd.

Fumihiko Utsunomiya
President
www.sompo-cn.com



Sompo Insurance (Hong Kong) Company Limited

SK Li
Director & Chief Executive Officer
www.sompo.com.hk

United Insurance Company of Vietnam

Taketoshi Nagaoka
General Director
<https://uic.vn>

SOMPO Taiwan Brokers Co., Ltd.

C.Y. Chen
Chief Executive Officer
www.sompo.com.tw

PGA Sompo Insurance Corporation (Philippines)

Fumihiko Harada
President & CEO
www.pgasompo.com.ph

Sompo Consulting Korea Inc.

Sang Wook Yong
Chief Executive Officer

Universal Sompo General Insurance Company Limited (India)

Sharad Mathur
Managing Director &
Chief Executive Officer
www.universalsompo.com

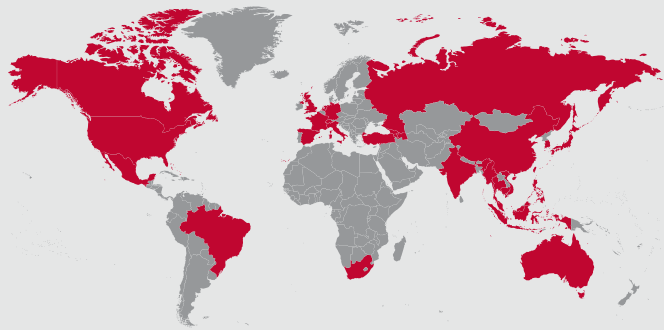
ABOUT SOMPO

Sompo International Holdings Ltd. is a wholly owned subsidiary of Sompo Holdings, Inc. (Sompo).

About Sompo

- Traded on the Tokyo Stock Exchange (TSE 8630)
- Core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market
- Other core businesses include life insurance, nursing care and healthcare
- More than \$110 billion in total assets
- Annual insurance premiums of \$26 billion
- Broad global licensing network

46 licensed entities | 29 countries



About Sompo International

- Leading global provider of property, casualty and specialty insurance and reinsurance
- Currently comprises the commercial overseas insurance operation of Sompo
- Gross written premiums of \$11 billion for the 12 months ended December 31, 2020

Sompo International Financial Strength

A+ (Superior) - A.M. Best XV Financial Strength

A+ (Strong) - Standard & Poor's

Strong - Standard & Poor's Enterprise Risk Management

Sompo International Retail Executive Committee



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