

Retail Insurance Overview

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

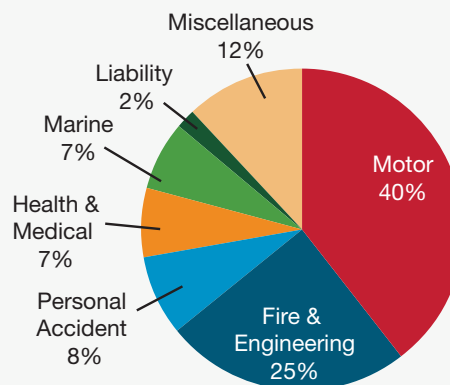


Retail Insurance Business Overview

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: \$2.7B USD*
12 Months Ended March 31, 2018



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 Japan Sigorta's technical expertise in insurance pricing and superior marketing strategies have produced premium growth almost triple our peer average for the last 3 years. The company is now ranked 6th among 39 non-life insurance companies in Turkey and 3rd and 5th in its leading segments of motor liability and motor vehicle insurance respectively. Sompo Japan Sigorta was recognized by Celent, a U.S. financial consulting firm, for IT-enabled innovation for a mobile device application used by 90% of Sompo Japan Sigorta's agencies enabling them to work 24/7. We are pleased that our commitment to high-quality services was acknowledged by Celent's international award for excellence in IT initiatives.



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

Sompo Seguros, ranked in the top 5 insurance companies in Brazil for property and casualty products, has recently 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. We are now working to tailor these modeling and analysis tools to marine markets in other regions of the world.



Southeast Asia Regional Expands through Bancassurance Distribution Partnership

Sompo Holdings (Asia), which manages Sompo's business in 10 countries in Southeast Asia including Singapore, Malaysia and Indonesia has partnered with CIMB, one of ASEAN's largest banking groups, to provide additional 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 via its digital platforms. This partnership, along with enhancements to our brand and digital strategies, have resulted in significant growth in Sompo's market share in this region.



Sompo China's Online Travel Alliance Built on Exceptional Customer Service

Sompo China is recognized for providing a comprehensive 24/7 worldwide assistance program to complement our travel insurance products for overseas travelers. The program, available since 2012, includes a cashless hospital network and translation and other assistance services. In 2017, we partnered with ZhongAn, China's largest internet insurance company, to provide online travel insurance tailored to travelers from China, significantly increasing our penetration of this fast growing market and an example of our strength in creating successful affinity partnerships.

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.

Sompo Retail Subsidiaries & Affiliates

- Sompo Japan Sigorta Anonim Sirketi (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.

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 30 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.

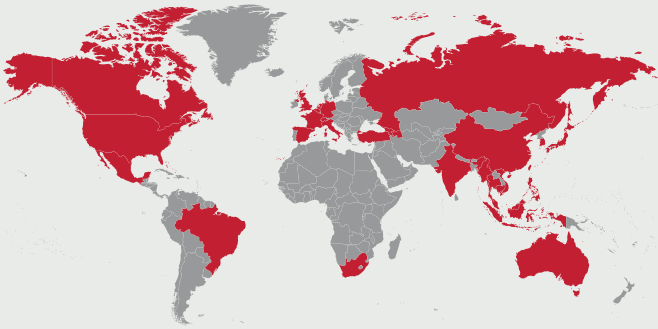
ABOUT SOMPO

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 \$100 billion in total assets
- Annual insurance premiums of \$25 billion
- Broad global licensing network

47 licensed entities | 30 countries



About Sompo International

- Leading global provider of property, casualty and specialty insurance and reinsurance
- Currently comprises the commercial overseas insurance operation of Sompo
- Plans to fully integrate Sompo's overseas retail businesses by 2020
- Gross written premiums of \$6.0 billion for the 12 months ended December 31 2018; Projected to exceed \$10 billion annually by 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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