

SOMPO HOLDINGS

February 22, 2019 Sompo Holdings Inc.

Sompo Holdings Selected As a "2019 Health & Productivity Stock"

Sompo Holdings Inc. (Kengo Sakurada, Group CEO and President: hereinafter "Sompo Holdings") has been selected as a "2019 Health & Productivity Stock," co-sponsored by the Ministry of Economy, Trade and Industry ("METI") and the Tokyo Stock Exchange ("TSE") for its outstanding health and productivity management¹.

At the same time, eight Sompo Holdings group companies have been recognized as "White 500" companies. This recognition is to acknowledge excellent large companies that strategically carry out efforts in cooperation with an insurer to manage employee health, co-sponsored by METI and an NPO the Nippon Kenko Kaigi.

1. "Health & Productivity Stock" and "White 500"

A "Health & Productivity Stock" is given to an outstanding TSE-listed enterprise that strategically carries out health and productivity management efforts to manage employee health

This is the fifth year, and 37 companies have been selected from 28 industries.

The selected Sompo Holdings Group company: Sompo Holdings (the first time recognition)

"White 500" is to acknowledge large enterprises that strategically carry out efforts in cooperation with an insurer to manage employee health.

This is the third year, and 821 companies have been recognized this year.

Selected Sompo Holdings Group companies:

- Sompo Holdings Inc. [for the third consecutive year]
- Sompo Japan Nipponkoa Insurance Inc.("SJNK") [for the third consecutive year]
- · Sompo Japan Nipponkoa Himawari Life Insurance, Inc. [for the third consecutive year]
- Sompo Business Services Inc. [for the third consecutive year]
- · Sompo Risk Management Inc. [for the third consecutive year]
- Sompo Health Support Inc. [for the third consecutive year]
- Sompo Communications Inc. [the first recognition]
- Prime Assistance Inc. [the first recognition]

¹ The term "health and productivity management" is a registered trademark of the Workshop for the Management of Health on Company and Employee.

2. Health and Productivity Management at Sompo Holdings Group

Sompo Holdings' ultimate goal is to achieve excellence that contributes to "Security, Health and Wellbeing" for our customers. To this end, we believe that it is essential to take care of the health and wellbeing of our employees and their family members. The Group's Policies also focus on employee health, which for example emphasize, "we shall secure a vigorous work environment by actively maintaining and promoting employee health. Based on this principle and policy, we are implementing a variety of group-wide initiatives that help maintain and promote the health and wellbeing of employees.

(1) Initiatives to maintain/promote employee health

In order to maintain and promote the health and wellbeing of employees, each Sompo Holdings Group company is implementing various initiatives based on the individual's health conditions.

SJNK, for example, carries out (i) Specific Health Guidance and (ii) the Program to Prevent Aggravation of Lifestyle Diseases targeting employees with high risk of lifestyle disease. These initiatives are practiced in cooperation with health insurance associations. SJNK is also boosting effectiveness of such initiatives, for example, by using applications for continued support so that the participants would not drop out the program before completion.

Sompo Japan Nipponkoa Himawari Life Insurance, Inc. ("HL") provides free wearable terminals to all employees. Employees check their daily data (e.g., the number of steps, heart rate, calories consumed, sleep hours) to improve health awareness. HL is also trying to boost awareness of exercise. For example, HL (i) hosts an inter-division competition, where people from different departments compete by the average number of steps, and (ii) organizes an overnight Kurort Program² encouraging the participation of all employees.

(2) Ensure vigorous work environment

Sompo Holdings believes that ensuring vigorous work environment will help (i) maintain employee health, (ii) improve productivity and (iii) ultimately lead to sustainable corporate growth. To this end, each group company is working on the realization of various work style reforms (e.g., optimizing work hours, encouraging teleworking and shift work).

SJNK conducts employee awareness surveys on a regular basis. This is to measure the level of activity of both employees and the organization. SJNK then visualizes the results of such surveys by department and division, by combining the actual work hours and the results of stress checks. Based on the visualized results, each department and division is promoting initiatives to boost employee satisfaction and to further revitalize the organization.

(3) Data Health

Sompo Holdings is working on Data Health by utilizing health data analysis provided by its group company Sompo Health Support Inc. and in cooperation with health insurance associations.

² The Kurort Program is a health program that takes place in a natural environment /at a health resort with hot springs.

SJNK accumulates data (e.g., lifestyle practices) using the results of employee medical checkups and stress checks. SJNK is working on the analysis on the relationships between work hours and Presenteeism.³

HL is making an effort to evolve the Data Health. For example, HL analyzes data on health conditions collected from (i) wearable terminals, (ii) results of medical checkups and (iii) statements of medical expenses.

3. Going Forward

Going forward, we will be further utilizing "Health and Productivity Management Promotion and Support Services," provided by Sompo Health Support Inc. At the same time we will deliver the effects of our initiatives, internally and externally, in cooperation with health insurance associations. By strengthening customer support, we will be further contributing to the penetration of health and productivity management.

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³ Presenteeism is defined as a loss caused by lower productivity arising from mental/physical health conditions.