

December 23, 2025  
Sompo Holdings, Inc.

## **Launching One of Japan’s Largest Health Promotion Empirical Research Projects - Accelerating employee wellbeing and wellness management through a study of approximately 10,000 participants -**

Sompo Holdings, Inc. (Group CEO, Director, President and Representative Executive Officer: Mikio Okumura) will launch an empirical research project in January 2026 in partnership with RIZAP GROUP, Inc. (Representative Director and President: Takeshi Seto; hereinafter “RIZAP GROUP”) to help people make exercise a regular habit.

Under this project, approximately 11,000 Sompo Group employees will receive free access to chocoZAP, the casual, low-cost gym chain operated by RIZAP, Inc. (hereinafter “RIZAP”), a consolidated subsidiary of RIZAP GROUP. The project uses science-based approaches to help participants build exercise habits and improve their health, with results measured across approximately 10,000 participants. The goal is to establish a new model for wellness management that enhances corporate value by reducing presenteeism (productivity loss due to health issues) and improving engagement (enthusiasm and commitment to work).

This project is an integral part of the Sompo Group’s wellbeing strategy, which pursues both employee health and productivity. Through this project, Sompo Holdings will collect and analyze a diverse array of data from within and outside the Sompo Group, including alliance partners, to build an ecosystem that contributes to achieving customer wellbeing, thereby enhancing corporate value by maximizing Life Time Value .

### **1. Overview of the Empirical Research Project**

This project is a large-scale health promotion initiative that spans the entire Sompo Group, with two goals: giving employees opportunities to exercise and helping them build lasting habits through science-based support.

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| Purpose      | Help employees establish exercise habits through science-based support, promote employee health, and measure effects on presenteeism and engagement |
| Participants | Approximately 11,000 Sompo Group employees who wish to participate  |
| Duration     | January 1, 2026 – December 31, 2026 (one year)  |

### **2. Features of This Project**

#### **(1) Creating opportunities for exercise through free access to chocoZAP**

Sompo Holdings will introduce the chocoZAP Corporate Membership employee benefit service provided by RIZAP. This will allow participants to use casual, low-cost chocoZAP gyms operated by RIZAP free of charge, enabling them to easily start exercising at over 1,800 locations in Japan\*. Additionally, an employee-exclusive chocoZAP facility is scheduled to open in the Sompo Japan head office building in January 2026, providing a more accessible exercise environment.

\*As of November 13, 2025

(2) Science-based support for building exercise habits

In addition to providing exercise opportunities, the project will combine participant activity data with survey results to broadly analyze factors related to exercise habits. Based on this analysis, scientific insights will be applied to encourage health-oriented behavior and support the formation of exercise habits. By adding scientific insights to chocoZAP's concept of a casual, accessible gym, the project aims to achieve more effective establishment of exercise habits.

(3) One of the largest research studies of its kind in Japan

This project is one of the largest proof-of-concept studies in Japan examining how exercise habits affect presenteeism and engagement. Sampo Institute Plus Inc. and Sampo Risk Management Inc. will also join to design and analyze the project, fully leveraging their healthcare and data analytics expertise to scientifically analyze the results.

### **3. Background and Objectives**

Sampo Holdings positions the resolution of the three concerns related to health, nursing care, and retirement finances as a key pillar of its SOMPO Wellbeing strategy. This project is part of initiatives to address health concerns. For companies, promoting employee health is directly linked to improving presenteeism and engagement, which in turn enhances corporate value.

Following sufficient verification of effectiveness within the Sampo Group through this project, we aim to develop Business to Business to Employee (BtoBtoE) services leveraging these insights, combining them with life and non-life insurance products to offer to other companies. This will enable companies to promote employee health while also reducing insurance premium costs. In addition to solving challenges faced by companies, we will provide many employees with opportunities to improve their health, contributing to the extension of healthy life expectancy.

### **4. Future Outlook**

Since November 2025, the Sampo Group has been conducting joint research with the National Center for Geriatrics and Gerontology on exercise habits and extending healthy life expectancy. By leveraging insights from this research and project, we will make dramatic improvements to wellness management within the Sampo Group. Looking ahead, we aim to share these outcomes widely for the benefit of society, contributing to the extension of healthy life expectancy and a sustainable society.

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