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Sompo Holdings, Inc.
Sompo Wellbeing, Inc.

“Co-Good!” and Other Multimodal Intervention Programs May Reduce Medical Expenses by 47%

Sompo and Kobe University Announce Long-Term Follow-Up Results and Medical Expenses Saving Benefits of J-MINT PRIME Tamba Study

Sompo Wellbeing Inc. (President, Representative Director and CEO: Yasuhiro Oba; hereinafter referred to as “Sompo Wellbeing”) and Kobe University (President: Masato Fujisawa) have announced the results of their study in the field of cognitive decline prevention, and new endeavors to socially implement the findings.

At the WW-FINGERS Network Meeting at AAIC 2026*¹ held in London on July 10, 2026, Kobe University Professor Hisatomo Kowa presented the long-term follow-up results of the J-MINT PRIME Tamba study, and Sompo Wellbeing CEO Yasuhiro Oba presented information about the nationwide rollout of “Co-Good!,”*² a social implementation model for preventing cognitive decline.

*¹ This refers to the annual WW-FINGERS meeting held in conjunction with the Alzheimer’s Association International Conference (AAIC), where researchers from around the world gather to share the latest research findings on the prevention of dementia through lifestyle interventions. The event serves as an important forum for deepening international collaboration and discussing strategies for extending healthy brain life.

*² Related news release: [Frontlines of Dementia Prevention Studies! Launching the New Habits Program “Co-Good!”: Achieving Longer Healthy Life Expectancy Through “SOMPO Positive Aging” \(April 1, 2026\)](#) (in Japanese only)

1. J-MINT PRIME Tamba Study: Benefits of Maintaining and Improving Cognitive Function and Implications for Reducing Medical Expenses

A long-term follow-up study of the J-MINT PRIME Tamba study,*³ conducted jointly by Sompo Holdings, Inc. (Group CEO, Director, President and Representative Officer: Mikio Okumura) and Kobe University, confirmed benefits in maintaining and improving cognitive function. Promising data were also obtained on saving medical expenses through multimodal intervention.

*³ This was a randomized controlled trial (RCT) based on multimodal intervention (physical exercise, cognitive training, nutritional counseling, and vascular risk management) aiming to prevent dementia, which targeted community-dwelling older adults in Tamba, Hyogo, Japan aged 65 or above with risk factors for dementia such as hypertension and/or diabetes. An RCT is a trial conducted by randomly assigning participants to two groups to avoid bias (one being an intervention group and the other a control group). This allows for a scientifically accurate evaluation of the true benefits of the intervention.

(1) J-MINT PRIME Tamba Study: Improvement in Cognitive Function at 18 Months (Figure 1)

Compared with the control group, the intervention group showed a 41% improvement in cognitive composite score changes from baseline to 18 months.

(2) Cognitive Function Maintained Over the Long Term (Figure 2)

The results revealed that the participants of the study’s intervention group who voluntarily continued exercising beyond the 18-month study period maintained above-baseline cognitive function, even at 60 months.

Figure 1

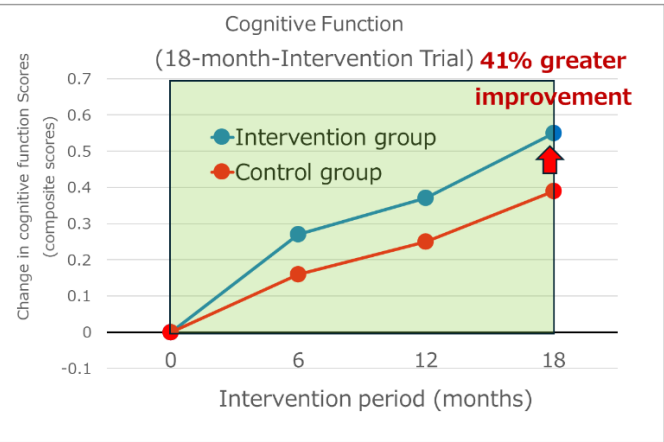
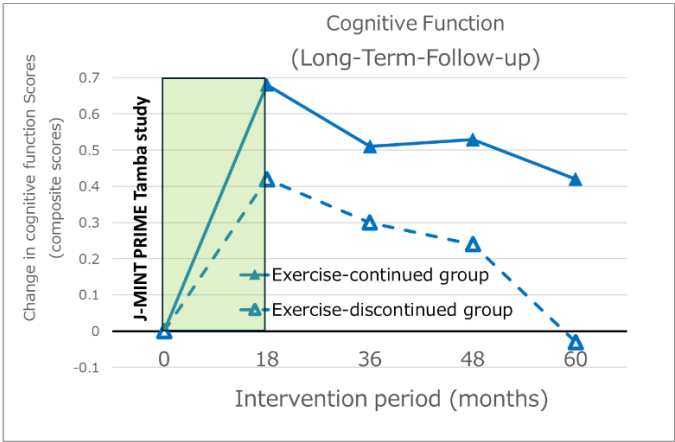


Figure 2



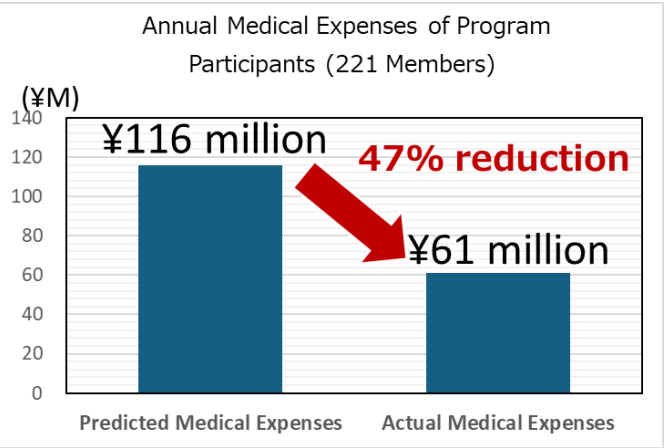
(3) Importance of Moderate- to High-Intensity Exercise

A comparison of wearable device-measured activity data showed that the people who kept exercising after the intervention logged more moderate or higher physical activity at 18 months than those who stopped. This suggested that whether or not one establishes a regular habit of heart rate-boosting (moderate- to high-intensity) exercise may be a key factor in maintaining cognitive function.

(4) Contribution to Lowering Medical Expenses (Figure 3)

Risk of needing nursing care was predicted from the National Health Insurance Database system’s data to compare the intervention group’s actual and post-intervention 12-month medical expenses against the expected single-year (next-year) medical expenses, estimated from the data of a risk-matched reference group. The actual medical expenses turned out to be 47% lower than the predicted amount (equivalent to 53% of the predicted amount), suggesting that “Co-Good!” and other multimodal interventions reduce medical expenses.

Figure 3



2. Sompo’s Social Implementation Model “Co-Good!”

Sustaining research-backed, moderate- to high-intensity exercise and building systems to make it a lasting habit are critical elements for socially implementing cognitive decline prevention programs.

Leveraging the know-how cultivated by participating in the large-scale clinical trial J-MINT PRIME Tamba study, Sampo Wellbeing's social implementation model "Co-Good!" has achieved these elements by focusing on appointing high-quality instructors who guide participants through moderate- to high-intensity exercise, and by fostering a sense of camaraderie among the participants.

This approach has delivered concrete results, confirming that "Co-Good!" has the potential to make a real contribution to maintaining and improving cognitive function over the long term.



3. Future Directions

Since entering the nursing care business in 2015, the Sampo Group has been strongly aware of the need to delay the onset of dementia—the top reason for people needing nursing care—and has promoted activities with a commitment to dementia prevention and inclusive coexistence.

Currently six local governments have implemented "Co-Good!" and a rollout to each municipality has started via the network of branches and offices nationwide of Sampo Japan Insurance Inc. (President & CEO: Koji Ishikawa). Leveraging the distinct advantages of online delivery, the Sampo Group hopes to bring high-quality programs to regions with rapidly aging populations that are struggling to secure excellent instructors.

Through "Co-Good!," the Sampo Group will contribute to extending healthy life expectancy and improving wellbeing for all the people of Japan.

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