

February 25, 2019

Sompo Holdings, Inc.

Sompo Japan Nipponkoa Himawari Life Insurance, Inc.

Sompo Health Support, Inc.

**Sompo Holdings Concludes Basic Agreement on Business Alliance
with U.S. Startup Neurotrack Technologies**

- Joint development in a digital coaching service to prevent a decline in cognitive abilities -

Sompo Holdings (Group CEO & President: Kengo Sakurada, “Sompo Holdings”), Sompo Japan Nipponkoa Himawari Life Insurance, Inc. (Representative Director, President and Chief Executive Officer, Yasuhiro Oba, “Sompo Japan Nipponkoa Himawari Life Insurance”) and Sompo Health Support, Inc. (Representative Director, President and Chief Executive Officer, Hidehiro Sumi, “Sompo Health Support”) concluded a basic agreement in January 2019 with Neurotrack Technologies, Inc. (Co-Founder and CEO : Elli Kaplan, a startup in the digital healthcare field based in Silicon Valley in the U.S.) ahead of forming a business alliance. They commenced a field survey in January toward joint development of a Japanese memory health program (MHP), a digital coaching service to prevent a decline in cognitive abilities.

1. Objective and Background

The total number of elderly people with either mild cognitive impairment (MCI) or dementia in Japan was estimated to be approximately 8.62 million as of 2012. In 2025, that number is projected to reach approximately 13 million. Based on this projection, Japan is expected to face a growing number of social issues surrounding dementia, including a shortage of caregivers due to an increase in the number of elderly people requiring care.

Sompo Holdings has rolled out the SOMPO Cognitive Disorder Support Program to contribute to resolving social issues related to cognitive disorder. As the first aspect of that program, Sompo Japan Nipponkoa Himawari Life Insurance started selling Linkx Egao Wo Mamoru Dementia Insurance, the insurance industry’s first health support product that covers MCI, in October 2018.

Neurotrack Technologies has a globally operating service that ascertains declining cognitive abilities by tracking eye movements. Neurotrack Technologies has also focused on improving lifestyle habits to prevent them having adverse effects on cognitive abilities, and developed the Memory Health Program (MHP), which aims to prevent declining cognitive abilities by providing comprehensive forms of coaching

Sompo Holdings has considerable expertise in health promotion obtained through various businesses, including Sompo Health Support's coaching knowledge related to Japanese people's lifestyle habits acquired while conducting the specific health guidance business. We believe we can contribute to the realization of a healthy longevity society in Japan by fusing our expertise with Neurotrack Technologies' advanced technologies to jointly develop and propose a Japanese version of the MHP, which led to this business alliance.

2. Overview of the Japanese Version of the Memory Health Program (MHP)

MHP is a service that aims to prevent a decline in cognitive functions and active brain functions through app content and coaching. The Finnish Geriatric Intervention Study to Prevent Cognitive Impairment and Disability (FINGER)*1, an internationally renowned intervention study of the lifestyle habits of the elderly, showed remarkable effects in preventing cognitive impairment and involves a comprehensive approach from eating, exercise and learning habits.

Sweden's Karolinska Institute Professor Miia Kivipelto, who led the FINGER study, is a member of Neurotrack Technologies' Science Advisory Board.

The Japanese version of the MHP will maintain that comprehensive approach based on the FINGER study, but plans to adapt the program (content coaching) for Japanese food culture, living habits and health literacy. The test will also include an Imprint Memory Assessment*2, which utilizes AI through movements of the eye to ascertain symptoms of a decline in cognitive abilities.

*1 An intervention study on the prevention of cognitive disability in the elderly, conducted in Finland from 2009-11. The study was the first in the world to show that a combination of four interventions in the form of food and exercise guidance, cognitive training and lifestyle instructions conducted simultaneously was effective in controlling the progression of mild cognitive disabilities. The study was conducted on 1,260 people.

*2 A service using eye-tracking technologies developed by Dr. Stuart Zola of Emory University.

3. Each Company's Roles in the Joint Development of the Japanese Version of the MHP

【Sompo Holdings】

Verify the practicality and status of improvements in lifestyle habits brought about by the Japanese version of the MHP through a field survey.

【Sompo Japan Nipponkoa Himawari Life Insurance】

Examine presenting the Japanese version of the MHP to policyholders of dementia or other insurance, or to registered members of the Linkx health services brand.

【Sompo Health Support】

As Japan's leading provider of specific health guidance, Sompo Health Support will provide Neurotrack Technologies with coaching expertise taking into account the lifestyle habits of Japanese people and plans to operate the service and conduct coaching duties in Japan. Will also examine providing to health insurance unions and companies.

4. Field Survey of the Japanese Version of the Memory Health Program (MHP)

The MHP field survey is outlined below. The aim is to develop a Japanese version of the MHP from a practical user standpoint drawing from the survey results and comments from participants. The Sompo Holdings Group and Neurotrack Technologies will use the data collated during the field survey to develop products related to cognitive disorders.

Item	Details
<1> Period	January-May 2019 (approx. 4 months)
<2> Participants	Employees of SOMPO Holdings Group companies, their relatives, etc.
<3> Number of Participants	Approx. 700
<4> Study Details	Testing the practicality of a Japanese version of the MHP and lifestyle habit improvements

5. Outlook

By actively harnessing cutting-edge technologies from Japan and overseas, Sompo Holdings will continue to provide services of the highest quality possible that contribute to the security, health, and wellbeing of its customers and society as a whole.

Reference

■Outline of Neurotrack Technologies, Inc.

Name	Neurotrack Technologies, Inc.
Head office	399 Bradford Street Suite 100 Redwood City, California 94063
Established	2012
Representative	Co-Founder and CEO Elli Kaplan

■Outline of Sompo Japan Nipponkoa Himawari Life

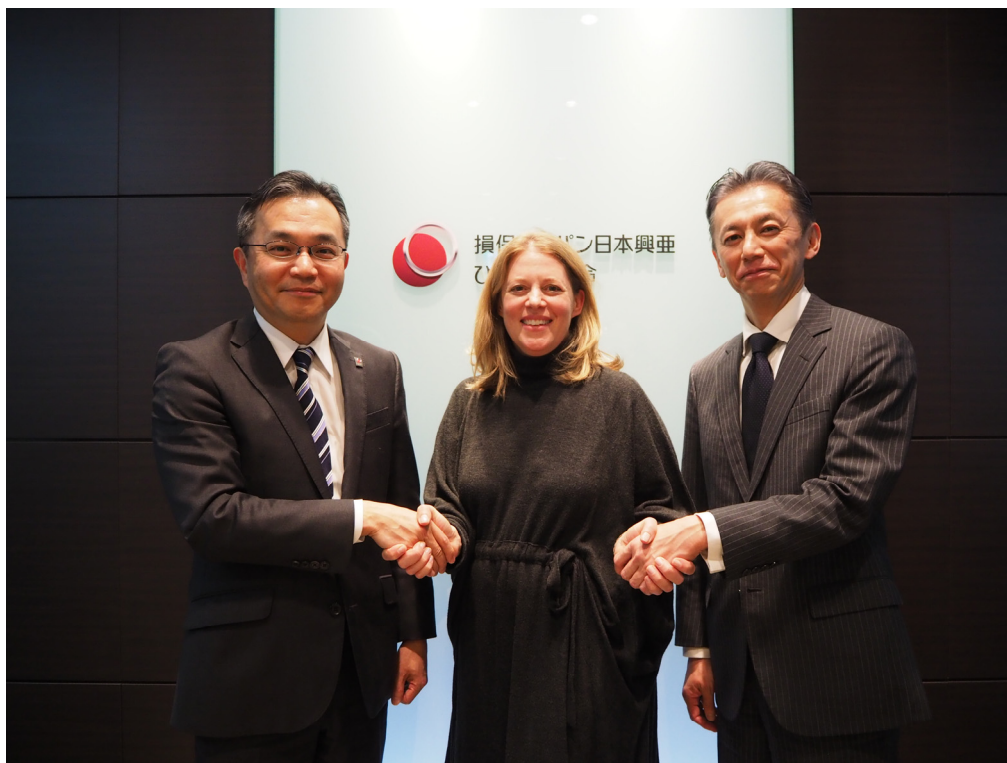
Striving to evolve into a "health support enterprise," launched the health service brand Linkx, and offers Insurhealth®, which combines traditional insurance functions with healthcare functions encouraging good health and aiming to provide new value. One aspect of this was the sales launch of Linkx Egao Wo Mamoru Dementia Insurance in October 2018.

■Outline of Sompo Health Support

Supports the security, health, and wellbeing of our customers through services for good mental and physical health such as specific health guidance and health counseling and mental health programs. In the specific health guidance business to prevent lifestyle-related diseases, Sompo Health Support has a network of 1,550 experts throughout Japan and is the leading provider of health guidance, with a 40% market share and track record of providing guidance to 150,000 people from 550 organizations such as health insurance unions annually.

Cognitive impairment risk is known to increase due to lifestyle-related diseases and Sompo Health Support is proceeding with initiatives to support improvements in lifestyle habits to prevent cognitive impairment based on human assets and expertise they have cultivated.

The basic agreement signing ceremony for the business alliance



From the left: President Oba of Sompo Japan Nipponkoa Himawari Life Insurance, CEO Elli Kaplna of Neurotrack Technologies and Director & Executive Officer Hiratsuka of Sompo Health Support