

April 19, 2019

**Himawari Life Receives Celent’s Model Insurer Awards in the Legacy and Ecosystem Transformation
Category of the 2019 Model Insurer Awards
—First for a Japanese Life Insurance Company—**

Sompo Japan Nipponkoa Himawari Life Insurance, Inc. (Representative Director, President and Chief Executive Officer, Yasuhiro Oba, “Himawari Life”) has announced that on April 12, 2019 (U.S. time), it was selected as the first Japanese life insurance company to receive a Model Insurer Awards in the Legacy and Ecosystem Transformation category of the 2019 Model Insurer Awards, which was organized by Celent (CEO: Jamie Macgregor), a U.S. consulting firm.

1. Model Insurer Awards

Celent’s Model Insurer Awards is awarded to insurance companies for best practices of technology usage in various key areas. The award program has been held every year since 2007 and was held for the 13th time this year. There are five award categories. Himawari Life received a Model Insurer Awards in the Legacy and Ecosystem Transformation category.

2. Activities Recognized by the Award

Himawari Life received the Model Insurer Awards in recognition of its activities to move beyond its existing business model of life insurance by developing an integrated business model that unites three different components: products, channels and services. This new integrated business model is designed to deliver new value to customers by mutually linking together products, channels and services. The new business model is identified as a key priority in Sompo Holdings’ Mid-Term Management Plan from fiscal 2016 to fiscal 2020.

Component	Description
Products	Himawari Life develops and supplies insurance products that have health enhancement features to support customers' health. By developing and supplying online-only products, Himawari Life enables customers to purchase and enroll in life insurance products independently at their convenience through channels other than face-to-face sales by sales representatives.
Channels	Himawari Life has created a direct channel to ensure that it provides a channel that delivers new value to customers. The purpose of this channel is to connect directly with customers over the Internet, starting with online-only insurance products. Additionally, Himawari Life will make its training programs for sales representatives more rigorous. In the process, Himawari Life will increase the number of sales representatives designated as "HL Advisers." These sales representatives are able to offer advice on health-related matters as well as conduct consulting-based insurance sales.
Services	Himawari Life has created a health service platform called Linkx (pronounced "link cross") and is developing and implementing new services around health. Himawari Life has formed an ecosystem that encompasses different business sectors that provide services related to the enhancement of customers' health. It also provides related apps and services.

Looking ahead, Himawari Life will continue to provide new value to customers by evolving and improving the integrated business model that unites the aforementioned three components.

3. At the Awards Ceremony



From the left: Head of Marketing & Sales Promotion Shimazaki,
 Celent analyst Mr. JHON BARR