

Launch of the SOMPO Dementia Support Program

Sompo Holdings, Inc. (hereinafter “Sompo Holdings”) hereby announces that it will launch the new initiative against dementia, called “SOMPO Dementia Support Program”. In order to address various social issues surrounding dementia, this program aims “to build a society that strives to prevent dementia, and enables people to continue living with dignity as individuals, even after being diagnosed with dementia”. The program will contribute to the realization of SOMPO’s Group Management Philosophy, “*We will strive to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.*”

As the first step, in October 2018, Sompo Holdings will start the services of SOMPO Egao Club (“SOMPO Smile Club”), which is the dementia support services platform aiming to prevent a cognitive impairment, and Linkx Egao Wo Mamoru Dementia Insurance (“Linkx Dementia insurance for protecting your smile”), which will pay insurance benefits when an insured person is diagnosed with Mild Cognitive Impairment (MCI)*1. These services will be provided by the Group companies of Sompo Holdings.

*1 Mild Cognitive Impairment (MCI): Medical conditions in which an individual or a related party thereof (a family member) complains of a cognitive impairment, and the individual’s cognitive functions are found to be in decline but do not meet the standards for a diagnosis as dementia. The individual is able to lead a normal daily life, while experiencing only minor difficulty in performing more complex daily tasks. (Source: Dementia Diagnosis and Treatment Guidelines 2016, IGAKU-SHOIN Ltd.)

1. Background

The total number of elderly people with either MCI or dementia in Japan was estimated to be approximately 8.62 million in 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 nursing care.

The Sompo Holdings Group (hereinafter “The Group”) operates one of Japan’s largest insurance businesses and nursing care businesses. In order to build a “theme park for the security, health, and wellbeing of customers” that will help customers lead happy, fulfilling lives, and contribute to solving social issues surrounding dementia, the Group has decided to start the SOMPO Dementia Support

Program. This program is constructed by utilizing the advices from the National Center for Geriatrics and Gerontology, with which Sompo Holdings entered into a comprehensive alliance agreement in September 2017.

The Group will develop the SOMPO Dementia Support Program based on the feedback of people with dementia and their family members, including members of the Alzheimer's Association Japan, as well as the feedback of caregivers.

2. About the SOMPO Dementia Support Program (Hereinafter, “the Program”)

(1) Purpose of the Program

The Group will launch the Program on a Group-wide basis to make the world without misunderstandings or prejudice against dementia by promoting a correct understandings of dementia. By doing so, the Group aims “to build a society that strives to prevent dementia and enables people, even if diagnosed with dementia, to continue living with dignity as individuals.”

The Group envisions the society such as:

- A society that widely embraces the early detection of MCI, which is crucial to delaying the onset and progression of dementia, and measures to prevent a decline in cognitive abilities
- A society where people are able to continue living with security and dignity as individuals even if they contract dementia and where the work burden of caregivers (including their family members) is alleviated through correct knowledge and improvement in caregiving skills and abilities.

(2) Measures of the Program

Under this program, the Group will successively implement the following measures. As the first step, the Group will implement measures 3 and 4 below.

- 1) Develop and provide dementia-related services and products
- 2) Build a dementia ecosystem*2
- 3) Conduct various research activities concerning dementia
- 4) Conduct awareness-raising and support activities concerning dementia

*2 Ecosystem: A framework for promoting partnerships by collaborating with partners such as external companies, industry bodies and other organizations, and by enhancing capabilities while interacting positively with one another

3. About the SOMPO Egao Club Dementia Support Service (Hereinafter, “the Service”)

(1) Outline

The Service will promote the early detection of cognitive impairment and MCI, conduct measures to prevent a cognitive impairment, and supply information and introduce services to

support the delivery of appropriate care to people if they are diagnosed with dementia.

(2) Main service details

1) Provide basic knowledge and information concerning dementia

The Service will provide basic knowledge on the mechanism of dementia that will lead to behavior that facilitates the early detection of MCI and dementia, the latest information on dementia, articles written by experts, and information on dementia patient and caregiver bodies.

2) Provide checking tools for cognitive capabilities

The Service will provide checking tools for cognitive abilities, thereby contributing to the early detection of any decline in cognitive capabilities and MCI. *3

Users will be able to track changes in the results of checks over the years, as data on the results will be archived by the Service.

*3 These checking tools are not tools for diagnosing dementia.

3) Introduce services to prevent a cognitive impairment and services related to dementia care

The Service will introduce services to prevent a decline in cognitive abilities, in order to increase the probability of recovering from MCI and delaying the onset and progression of dementia, as well as services related to dementia care.

(3) Service Partners

The Group plans to introduce and supply a wide range of services by building an ecosystem that leads to the prevention of cognitive impairment. This will be done by forming alliances with service partner companies and other entities that provide services that prevent a cognitive impairment (fields such as exercise, learning and music) and services related to dementia care (fields such as nursing care services).

The Group plans to have around 20 service partner companies and other entities in place when the services start.

(4) How the Service Will Be Provided

The Service will be provided as an ancillary service to Oyako No Chikara (“The power among parents and children”), an insurance product that enables people to avoid having to resign from work to provide nursing care to aging parents (Underwriting insurance company: Sompo Japan Nipponkoa Insurance Inc.), and Linkx Egao Wo Mamoru Dementia Insurance, which pays a one-time insurance benefit when the insured is diagnosed with both MCI and dementia (Underwriting insurance company: Sompo Japan Nipponkoa Himawari Life Insurance, Inc.).

(5) Management company for the Service

The Service will be managed by Prime Assistance Inc., which carries out an assistance service business within the Group.

●Logo



●Our thoughts embedded in SOMPO Egao Club Dementia Support Service

Our thoughts embedded in SOMPO Egao Club are to help extend healthy longevity in an era when people can live up to 100 years of age, by supplying information and providing various services aiming to prevent a cognitive impairment, along with supporting the daily lives of people by helping them to live with dignity even if they are diagnosed with dementia. By doing so, we hope to enable elderly people and their family members to remain happy throughout their lives.

4. About Linkx Egao Wo Mamoru Dementia Insurance

(1) Outline

Linkx Egao Wo Mamoru Dementia Insurance (Bone fracture treatment insurance with limited health declarations and no surrender value during payment period, hereinafter “the Product”) is the insurance industry’s first health support product that covers MCI. The Group will provide a full range of support to customers by helping them to delay the onset and progression of dementia, along with responding to their nursing care needs. This will be done by providing the SOMPO Egao Club Dementia Support Service to supply information and introduce services that will promote early detection of MCI and dementia and prevent a decline in cognitive abilities. In addition, the Group will provide insurance functions by supplying the product to cover MCI and dementia with a one-time payment, and will provide the Group’s nursing care and related services to support customers when nursing care is required.

(2) Coverage details

●Basic coverage

One-time dementia payment rider with limited health declarations (the first coverage in Japan)	MCI and dementia are covered with a one-time payment
Bone fracture treatment insurance with limited health declarations and no surrender value during payment period	Insurance covers treatment of bone fractures and death due to unforeseeable accidents and other such events

●Option

One-time nursing care payment rider with	A one-time nursing care payment will be
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limited health declarations	paid in the event that the insured is certified as requiring long-term care level 1 or higher levels of care under the public long-term care insurance system, among certain other circumstances.
Nursing care annuity rider with limited health declarations	A nursing care annuity will be paid in the event that the insured is certified as requiring long-term care level 3 or higher levels of care under the public long-term care insurance system, among certain other circumstances.
Waiver of premium rider for diagnosis of certain medical conditions with limited health declarations	When the insured is deemed to have reached a prescribed condition due to malignant neoplasm, acute myocardial infarction, or cerebral apoplexy, the payment of premiums shall be waived thereafter.

(3) Underwriting insurance company

The underwriting insurance company for the Product is Sompo Japan Nipponkoa Himawari Life Insurance, Inc., a member of the Group.

5. Outlook

The Group will develop the Program on a Group-wide basis to contribute to the realization of “a society that strives to prevent dementia, and enables people to continue living with dignity as individuals, even after being diagnosed with dementia”

Moreover, the Group will aim to encourage broader adoption of the SOMPO Egao Club Dementia Support Service as an ancillary service for a variety of products, not just those offered within the Group.