March 7, 2016

To Whom It May Concern:

Company Name: Sompo Japan Nipponkoa Holdings, Inc.
Name of Representative: Kengo Sakurada, Group CEO Representative Director, President and Executive Officer
(Stock Code: 8630, the first section of Tokyo Stock Exchange, Inc.)

Completion of Acquisition / Subsidiary Acquisition Announcement
(Acquisition of shares of Message Co., Ltd.)

Sompo Japan Nipponkoa Holdings, Inc. (president: Kengo Sakurada; the "Company") hereby announces that today, the Company completed the procedures for the settlement of the tender offer (second) for the shares of common stock of Message Co., Ltd. ("Message") under the Financial Instruments and Exchange Act (Act No. 25 of 1948, as amended) and Message became a subsidiary of the Company, as announced in "Announcement Concerning Results of Tender Offer (Second) for Shares of Message Co., Ltd. (Stock Code: 2400) and Change in Subsidiary" dated March 1, 2016. It is expected that Message will be a consolidated subsidiary of the Company.

Hereafter, the Company's group aims to provide the highest-quality nursing care service, which would be used and preferred by more customers, through its various efforts (including those described in the Exhibit) to utilize its management resources and knowhow accumulated through the Company's wide network and various group activities.

The Company's group will endeavor to enable customers to live, for the entirety of their lives, a life that is assured of "security, health and wellbeing" through provision of insurance and nursing care services.

(Reference) Overview of Message (As of March 7, 2016)

(1)	Name	Message Co., Ltd.	
(2)	Address	522-1, Nishiichi, Minami-ku, Okayama-shi, Okayama	
(3)	Title and Name of Representative	Toshio Sato, Representative Director and President	
(4)	Description of Business	In-home service business, rental, administration and operation of residences for the elderly, and management of fee-based homes for the elderly, etc. pursuant to the Long-Term Care Insurance Act	
(5)	Stated Capital	3,925 million yen (as of December 31, 2015)	
(6)	Date of Incorporation	May 26, 1997	
(7)	Shareholding Ratios of the Company's Group (Note)	Sompo Japan Nipponkoa Holdings, Inc. Sompo Japan Nipponkoa Insurance Inc.	91.13% 3.50%

(Note) The shareholding ratios are calculated using the total number of issued shares (20,080,000 shares) as of December 31, 2015, which is described in the 19th Business Period Third Quarterly Report filed by Message on February 12, 2016, as the denominator. In addition, the shareholding ratios are rounded to the nearest hundredth of a percent.

(End of Document)

Exhibit

Efforts for Promotion of Nursing Care Business of the Company's Group

1. Establishment of Consulting Committee Concerning Nursing Care Business of the Company's Group

The Company's group will set up an internal consulting committee, whose members will be appointed from among people with a suitable background and knowledge from both the academic and business worlds. The committee will verify and analyze various challenges facing the nursing care business in Japan, hold discussions for resolution of such challenges, and give advice concerning the nursing care business strategy of the Company's group and the direction in which the Company's group is to steer in order to realize a Japan that can be proud of a longevity unrivaled in the world.

The chairman of the committee will be Mr. Shigeru Tanaka (professor emeritus at Keio University), who is a leading expert concerning policies in the field of medical and care services and comprehensive community care, and who holds various offices, including that of (i) chairman of the Committee for Advancement of Comprehensive Measures for Securing Medical and Long-Term Care of the Ministry of Health, Labour and Welfare and (ii) member of the Long-Term Care and Social Security Council of the Ministry of Health, Labour and Welfare. The committee will hold multifaceted discussions. The first meeting of the committee will be held in April 2016.

2. Efforts to Improve Quality in Nursing Care Business

(a) Establishment and Operation of Internal Control System

The Company's group will establish and implement a control system to ensure provision of highest-quality nursing care services and contribute to the "security, health and wellbeing" of customers by utilizing the governance, compliance and risk control management knowhow of the Company's group in the nursing care business.

(b) Utilization of Information and Communication Technology and Digital Technology

The Company's group promotes the utilization of ICT (information and communication technology) and digital technology, through the improvement of the efficiency in record keeping and information sharing, which has been realized by the computerization of nursing care records. Furthermore, the Company's group also considers measures, which utilize sensor technology, to recognize the change in physical conditions in a timely manner, to prevent accidents and to reduce the burden on the help staff who provide watching service.

The Company's group will continue to conduct research and analysis of the most advanced ICT technologies by utilizing its comprehensive strength, and aims at achieving the highest level of service quality and productivity in the industry, as well as a reduction of the burden on help staff.

(c) Increase in and Improvement of skill of Help Staff Who Provide Services

The Company's group will establish a control system that enables it to systematically recruit and train help staff suitable for the provision of nursing care services, and, at the same time, it will make efforts to improve the quality of care services, focusing on their education and training by establishing a specially-equipped training center.

As for the high turnover rate of help staff, the Company's group will consider taking various measures to enhance human resources, including phased improvement of the working conditions of help staff, in order to provide a high-quality service in a sustainable fashion.

Condition of Each Company of Group Nursing Care Business *1

SOMPO Holdings					
Established nursing care and health care division (New organization from April 1, 2016)					
Company name		**Message**	**Sompo Care Next**	**Total of two companies**	Cedar *2
Number of employees (Consolidated)		17,872 persons	7,164 persons	**25,036 persons**	1,675 persons
Sales (Consolidated)		78.9 billion yen	35.4 billion yen	**114.3 billion yen (Second highest sales in Japan)**	10.7 billion yen
Principal business activities	At-facility nursing care	Number of rooms for the elderly: approximately 17,000 rooms Fee-based homes for the elderly: 183 facilities Rental housing for elderly with living support services: 121 buildings	Number of rooms for the elderly: approximately 8,000 rooms Fee-based homes for the elderly: 111 facilities	**Number of rooms for the elderly: approximately 25,000 rooms (Largest number in Japan)**	Number of rooms for the elderly: approximately 2,000 rooms Fee-based homes for the elderly: 37 facilities
	At-home nursing care	At-home services: approximately 400 offices	Outpatient nursing care office: 10 offices		Outpatient nursing care office: 31 offices

*1 Number of employees, sales, number of facilities, and number of offices are as of March 31, 2015

*2 34% capital investment through an investment limited partnership in 2012