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Ryosuke Mori, President

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Mothers)

**Lifenet Begins Joint Research with AOYAMA GAKUIN UNIVERSITY  
through Industrial-Academic Partnership**  
**An initiative in development of a model that predicts  
life insurance policyholder behavior using machine learning and text mining**

TOKYO, October 23, 2018 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President Ryosuke Mori, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces an industrial-academic partnership with AOYAMA GAKUIN UNIVERSITY (Shibuya-ku, Tokyo, President Yoshikazu Miki) to begin joint research on development of a model that predicts life insurance policyholder behavior.



■ **Research and Development of a Model that Predicts Life Insurance Policyholder Behavior**

The Kouzou Ohara R&D Lab in the Department of Integrated Information Technology, College of Science and Engineering at AOYAMA GAKUIN UNIVERSITY (hereafter, “Ohara R&D Lab”) is researching the use of machine learning and data mining. Its strengths are in using these methods to derive practical knowledge and identify regularities from a diverse range of data. The Ohara R&D Lab actively applies the results of its cumulative research to solve problems in companies, and has experience in performing joint research with financial institutions.

This industrial-academic partnership will combine the expertise of the Ohara R&D Lab in machine learning, data mining, recommendatin systems, social network analysis, individual adaptation, and statistical model estimates with accumulated data on customer inquiries possessed by Lifenet to develop a model that predicts the behavior of life insurance policyholders through analysis based on machine learning and text mining.

Practical implementation of this model will enable Lifenet to provide various kinds of services faster and more precisely, based on the needs of each individual customer.

Lifenet will continue to strive to provide insurance products and services that are beneficial and convenient for customers, based on its philosophy of offering simple, convenient and competitively priced products and services.

**About LIFENET** URL: <https://ir.lifenet-seimei.co.jp/en/>

Returning to the original purpose of life insurance - mutual support - LIFENET INSURANCE was founded with the goal of offering simple, convenient and competitively priced products and services based on the highest levels of business integrity. We sell these products and services directly to customers over the Internet. By using the Internet, we are able to offer highly cost-competitive products and accept applications from customers at any given time.

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