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Company Name: Ubicom Holdings, Inc.
Representative: Masayuki Aoki, CEO (Securities code: 3937; TSE Standard Market)
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Insurance Knowledge Platform, a Solution Addressing Challenges in the Insurance Industry Newly Adopted for Business Use by The Kanagawa Kenmin-Kyosai Consumer's Cooperative

Ubicom Holdings, Inc. (Headquarters: Chiyoda-ku, Tokyo; CEO: Masayuki Aoki; Securities code: 3937; hereinafter the "Company") hereby announces that its Insurance Knowledge Platform, which improves the efficiency and speed of insurance benefit claim assessment operations, has commenced business use at The Kanagawa Kenmin Kyosai Consumer's Cooperative (Headquarters: Naka-ku, Yokohama City, Kanagawa Prefecture; Chairman: Yasuhiro Tejima; hereinafter "Kanagawa Kenmin Kyosai") as of October 2026.

With this adoption, Kanagawa Kenmin Kyosai becomes the sixth organization to implement the platform, following five companies currently in the implementation phase, including Zurich Life Insurance Japan Company Ltd. and Asahi Mutual Life Insurance Company.

1. Background of the Adoption and Future Outlook

The Insurance Knowledge Platform is a claim assessment support platform that centrally integrates the information and knowledge required for benefit claim assessment operations in the insurance industry.

Kanagawa Kenmin Kyosai has adopted the Company's Insurance Knowledge Platform together with "Smart OCR Medical Statement," provided by IRRC Corporation (Headquarters: Bunkyo-ku, Tokyo; President & CEO: Ryuji Katsumoto; Securities code: 7325).

By combining the medical data infrastructure of the Company, whose solutions for medical institutions hold an approximately 50% share of the hospital market, with IRRC Corporation's AI-OCR technology, the solution enhances and streamlines the entire operational process from benefit claims to assessment and payment. Within Kanagawa Kenmin Kyosai's benefit payment assessment, image data of receipts and medical statements submitted by policyholders are converted into text data by "Smart OCR Medical Statement," after which the Insurance Knowledge Platform analyzes the data and uses AI to propose treatment details. This process significantly improves the efficiency of document data entry operations and contributes to the acceleration of benefit payment procedures.

Going forward, as one of the offerings under the Company's AI-driven subscription model in its Medical Business, the Company will promote horizontal deployment to 41 domestic life insurance companies[*1]. In addition, through the expansion of platform-based businesses leveraging medical data, the Company aims to establish a stable and sustainable revenue base.

Furthermore, by promoting the cross-selling of additional optional services to existing customers, the Company will seek to increase the average revenue per contracted life insurance company and steadily build recurring revenue.

*1 Financial Services Agency, "List of Licensed Life Insurance Companies" (as of April 1, 2024)

2. About the Insurance Knowledge Platform

In the insurance industry, while Financial Services Agency is calling for faster benefit payments, the process from document receipt to assessment and final payment confirmation involves numerous operational steps, and the shortage of skilled claim assessment personnel is becoming increasingly serious. The Insurance Knowledge Platform is a claim assessment support platform that centrally integrates the knowledge and information required for claim review operations, including medical procedures, pharmaceuticals, diagnoses, advanced medical treatments, and information on legal and regulatory changes. Based on the Company's track record of providing solutions to more than 23,000 medical institutions, the platform combines the Company's proprietary medical database with AI technologies such as "Fluctuation Correction" [*2] to deliver a high level of practicality and effectiveness. As a result, insurance companies can prevent over-reliance on individual assessors, standardize the quality of assessment operations, and expect cost reductions in areas such as personnel expenses, mailing costs, and document management costs.

*2 "Fluctuation Correction" refers to a technology that corrects variations in the expressions of medical procedures and disease names found in medical and pharmacy statements and medical certificates, enabling the accurate extraction and coding of medical information after OCR processing.

3. About Ubicom Holdings, Inc.

The Company upholds the corporate philosophy of continuing to be a unique business innovation company that looks ahead to the future and creates IT solutions that contribute to solving social challenges. Through its Medical Business and AI Technology Strategy Business, the Company is working to promote digital transformation (DX) in healthcare and society.

In the Medical Business, the Company provides solutions such as "MightyChecker® EX," an AI-powered medical claims inspection system that improves operational efficiency and supports the management of medical institutions, and "Mighty QUBE® Hybrid," an electronic medical record integration system that supports physicians' workstyle reform. By leveraging its customer base of approximately 23,000 medical institutions, accumulated over more than 40 years, as well as its proprietary medical databases and intellectual property, the Company is promoting the expansion of its Medical Platform Business. The Company has also launched the "Insurance Knowledge Platform" for life and non-life insurance companies, expanding into new business areas by leveraging expertise cultivated in the medical field.

In the AI Technology Strategy Business, the Company supports DX across a wide range of industries, including healthcare, finance and public services, automotive, manufacturing, robotics, real estate, and energy, through a global development framework centered in the Philippines. This business is supported by more than 30 years of development experience and highly skilled IT professionals proficient in both English and Japanese. Furthermore, the Company is promoting the development of AI-native engineers and establishing an AI-driven development framework to facilitate the transition to a high value-added development model.

・Trade name：The Kanagawa Kenmin-Kyosai Consumer's Cooperative
・Name of representative：Yasuhiro Tejima, Chairman
・Establishment date：March 1, 1973
・Address：〒231-8418 1-1-8-2 Sakuragicho, Naka-ku, Yokohama-shi, Kanagawa
・Description of Business：Mutual Aid Business, Education Business,
Insurance Agency Business
・U R L：https://www.kenminkyosai.or.jp/

・Trade name：IRRC Corporation
・Name of representative：Ryuji Katsumoto, President & CEO
・Establishment date：July, 1995
・Address：〒113-0033 4F Hongo Center Building, 2-27-20 Hongo, Bunkyo-ku, Tokyo
・Description of Business：Insurance clinic business operating the "Hoken Clinic®" brand
Solution services for insurance sales companies
Financial advisory (FA) services supporting customers' asset management and life planning
System development business, including the development and sale of "Insurance IQ System®" and ADX products
・U R L：https://www.irrc.co.jp/

・Trade name：Ubicom Holdings, Inc.
・Name of representative：Masayuki Aoki, CEO
・Establishment date：December 8, 2005
・Address：〒102-0082 7F Ichibancho Tokyu Bldg., 21 Ichibancho, Chiyoda-ku, Tokyo
・Description of Business：Providing medical IT solutions such as medical claims inspection, medical safety support, data analysis, cloud services, development support, and consulting to hospitals and clinics throughout Japan. Embedded software/application development, testing/quality assurance services with a long track record, and in recent years, the development of unique solutions incorporating 3As (artificial intelligence [AI], analytics, and automation).
・U R L：https://www.ubicom-hd.com/

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