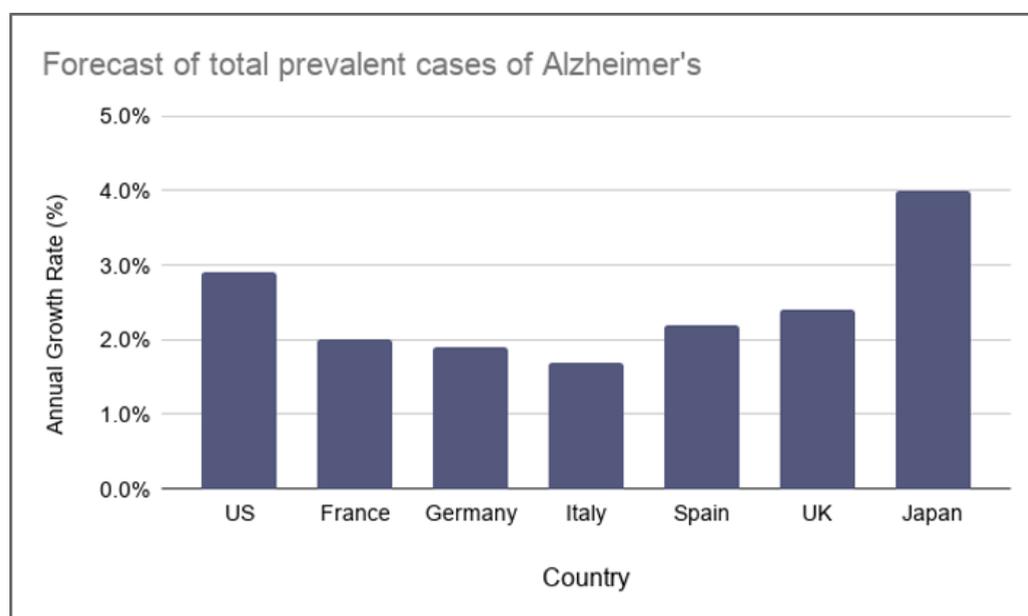


Japanese Life Insurer Adopts Cognitive Health App to Address Rising Alzheimer's Rate

Japan has the highest average life expectancy in the world at 83.9 years. With a population of 126.5 million, more than one in five people are over 65, and by 2030 one in three people will be over 65 years old. Japan is a nation faced with the challenge of caring for a population of “superagers.”

While the Japanese generally live well into their golden years, longevity has also created a quality-of-life paradox for those whose bodies have outlasted their minds. Over 4.5 million people are living with dementia in Japan today, and the country has the fastest per capita growth rate for Alzheimer's disease among developed nations.

“ Japan is a nation faced with the challenge of caring for a population of “superagers”.



Source: [GlobalData](#)

4.6 million people are living with dementia in Japan today.



Seeking a Solution

Faced with a growing public health crisis, the Japanese government and both public and private institutions looked globally for solutions that could help address their rising Alzheimer's rate. With hundreds of failed pharmaceutical clinical trials for a cure, drug intervention solutions didn't look promising. But what about preventative solutions?

In 2015, unprecedented results from the multi-year FINGER study were published showing that cognitive health can be improved through lifestyle changes. For the first time in the Alzheimer's scientific community, evidence from a randomized controlled trial showed that intervention focused on targeted lifestyle changes can positively impact cognition over time – even in people who have mild cognitive impairment.



Neurotrack's Cognitive Health Program, delivered through a mobile app, helps individuals assess, monitor and strengthen their brains.

The Partnership

In 2018, SOMPO Himawari Life, a subsidiary of SOMPO Holdings, connected with Neurotrack, a digital health company based in Silicon Valley, California, to learn more about its new technology and discuss the possibility of bringing Neurotrack to the Japanese market.

Neurotrack's Cognitive Health Program, delivered through a mobile app, helps individuals assess, monitor and strengthen their brains. The goal is to help individuals proactively reduce their risk of future cognitive decline, possibly preventing the onset of dementia altogether. Through regular "brain checkups" (similar to annual physicals and screenings done for heart and other major organ health), individuals can track themselves and detect changes early. If changes are indeed detected (or for individuals who want to be proactive), Neurotrack's mobile-based intervention program, modeled after the one in the FINGER study, guides the individual through targeted behavioral change with recommendations in order to reduce the risk of dementia or slow cognitive decline.

Several reasons made this partnership opportunity attractive to Sompo Himawari Life:

- 1 Neurotrack's digital solution is clinically-validated and offers a great user experience. Users also benefit from receiving actionable, data-driven insights.
- 2 A digital health service like Neurotrack aligns with SOMPO Himawari Life's new Insurhealth strategy, which combines insurance and health services for customers, and could be bundled with its new dementia insurance product.
- 3 The combination of assessment and intervention provides a way for users to reduce their risk of dementia by taking action.

For Neurotrack, this was a unique opportunity to enter the Japanese market, address a huge unmet need, and learn how to help an aging nation reduce its incidence of Alzheimer's disease. In 2019, the two companies, a young startup and a large insurance corporation, officially partnered to bring Neurotrack to Japan.

The combination of assessment and intervention provides a way for users to reduce their risk of dementia by taking action.

In January of 2020, Neurotrack's brain care (脳ケア) app, completely localized for Japanese, launched as a silent beta in the Japanese App Store for iOS, and four months later in May 2020 the app was launched on the Google Play store for Android.

In June 2020, SOMPO Himawari Life officially launched the Neurotrack app to their customers as a part of its Insurhealth strategy. The SOMPO sales team drove awareness for this new benefit and targeted existing and prospective dementia insurance customers for adoption.

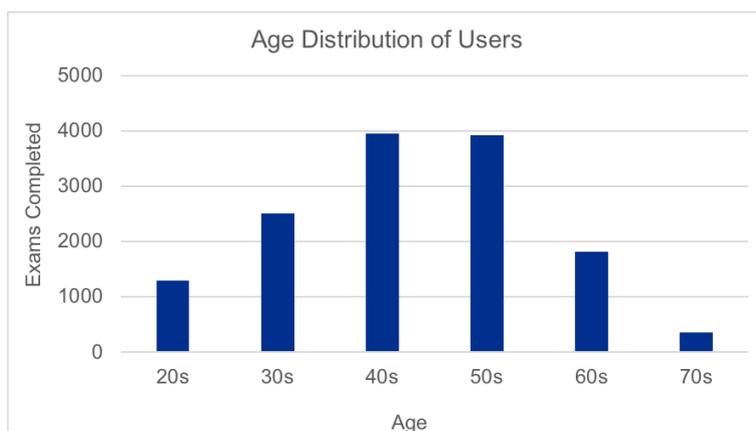


Neurotrack's brain care (脳ケア) app

Learnings

In the first three months of the official launch, the Neurotrack app was quickly met with strong interest, despite the disruption caused by the global pandemic. Over 10,000 insurance customers have registered and over 15,000 cognitive assessments have been completed.

Interestingly, the age of the average Neurotrack user is nearly two decades younger than the average dementia insurance customer. The median age of a Japanese Neurotrack user is 45 years old, while the average age of a dementia insurance customer is 65 years old. More users from ages 20-49 took the brain care test than did users older than age 50.



“ The desire to understand and maintain cognitive health starts young.

Takeaways

The data from the initial few months of Neurotrack’s launch provide a few key takeaways.

- 1** *Digital health services naturally engage a younger customer segment.*
As insurance companies are finding new ways to attract and acquire younger customers, offering digital services like Neurotrack that are focused on prevention will help attract a younger market. Life insurers are often called upon in times of need, but insurers can positively change the relationship and brand perception they hold with their customers prior to that. Engaging with customers regularly when they are healthy and as they age can strengthen customer loyalty.
- 2** *Early detection is one of the pieces to solving the dementia/Alzheimer’s disease puzzle.*
By creating an easy-to-use app, Neurotrack has created a convenient way for people to check their cognitive health. As more and more people—especially people in their 40s and 50s—get checked, there is a greater likelihood that users can catch early/ mild onset of dementia, which can lead to preventative care.

- 3 *Digital health services like Neurotrack that are clinically validated and backed by science stand out from the competition.*

Providing users a proven, clinically-validated and accessible way to gain insights about their cognitive health can drive behavioral change and overall awareness for brain health.

- 4 *Strong design and familiar user experiences are important to engage and retain users.*

Early data shows that more users prefer Neurotrack's "Item Price" assessment, which simulates a grocery shopping experience and requires remembering various prices of fruits and vegetables. Data shows that users prefer this assessment on a 2:1 basis to any other.

User engagement and retention is critical for monitoring cognitive health over the long term, since cognition changes very gradually. Neurotrack continuously conducts UX research and data analysis to learn and iterate. Neurotrack continues to build upon its battery of cognitive assessments that are technologically advanced, clinically validated, and offer a great user experience.

Summary

Neurotrack's approach to digital testing for dementias has been guided by the belief that technology can change awareness and behavior by providing accessible, affordable and accurate measurement tools, doing for cognitive health what regular screenings have done for physical health. With insurers like SOMPO Himawari Life now making it available to customers, intervention to reduce the risk of dementia and improve long-term cognitive health is becoming a reality that can benefit millions of people and reverse the increasing rate of Alzheimer's.

Contact Neurotrack to learn more.

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