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Haruaki Deguchi, President/Founder  
LIFENET INSURANCE COMPANY  
(Securities Code: 7157, TSE Mothers)

## **Lifenet starts underwriting medical insurance under exclusion of specific organs on October 2, 2012**

TOKYO, October 2, 2012 - LIFENET INSURANCE COMPANY (“Lifenet”; TSE Mothers 7157, President/Founder: Haruaki Deguchi, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces that it started handling the whole-life medical insurance “Jibun” and the term medical insurance “Jibun Plus,” which is launched on October 2, 2012, through policies with special clauses under the exclusion of specific organs, also on October 2, 2012.

Lifenet has provided insurance products and services based on its founding principle of “helping to make a society where individuals do not have to worry financially about having children by halving insurance premiums for families raising young children.” However, we have received much feedback from customers informing us that their current health conditions or other factors have prevented them from taking out a policy with us. Lifenet took special notice of this situation, and decided to introduce the exclusion of specific organs in order to maximize the number of individuals who are able to take out a policy with us.

The exclusion of specific organs provides an opportunity for those whose health situations or other factors do not fit our criteria to take out medical insurance with us. Such insurance is provided on the condition that the insurance does not cover hospitalization, operations or others due to specific diseases, or injuries or diseases on specific areas of the body. One example of this type of coverage is those who have undergone a Caesarian section when giving birth in the past. Whereas Lifenet was unable to underwrite insurance for such customers under our previous criteria, they can now take out medical insurance with us through the addition of a special clause stating that Caesarian sections are not included in the coverage for a certain period. <sup>(\*)</sup>

\*1: Lifenet may be unable to underwrite insurance in cases where there is an issue with something else that is notified.

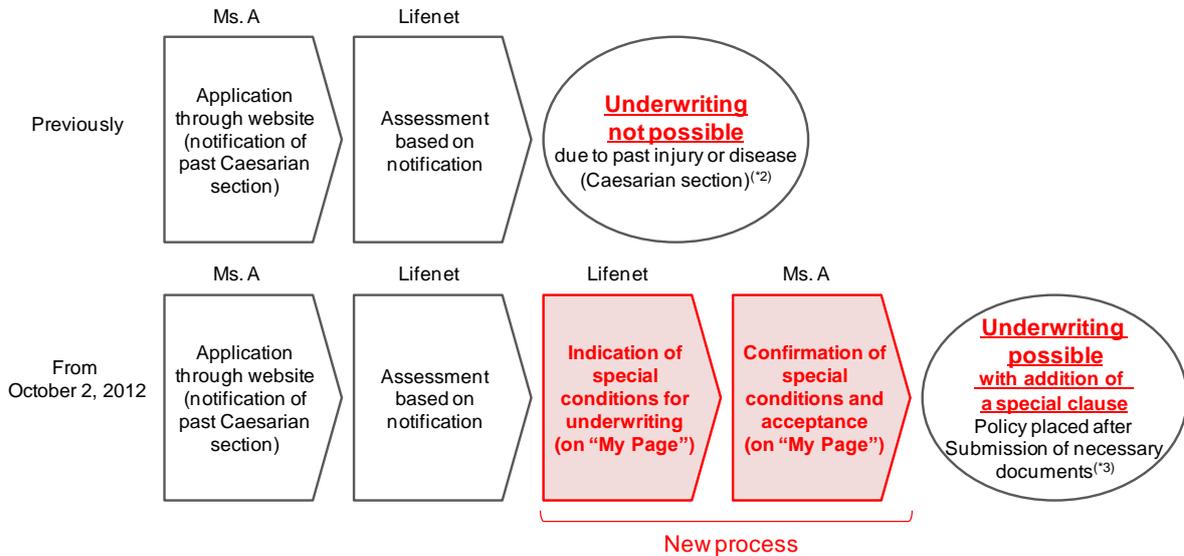
### **■Application of the exclusion of specific organs (in the case of Caesarian section)**

<Case>

Ms. A (32 years old), a full-time housewife whose first child was born by Caesarian section two years ago, looked into taking out medical insurance and applied to take out Lifenet’s “Jibun Plus” at the time of the renewal of her husband’s insurance contract.

Lifenet notified Ms. A that a policy would be made for her on the condition that it contained a clause stating that insurance benefits would not be paid out for a birth by Caesarian section for a certain period. Since she wanted to prepare for periods of hospitalization other than for childbirth even though she would not be covered for hospitalization costs for a Caesarian section, Ms. A took out the policy with this clause attached.

● Approval or refusal for underwriting in the case of a past Caesarian section



\*2: The exclusion of specific organs is not always applied if there is a history of injury or disease. There may be cases where underwriting is carried out without attaching such a clause, while there may be cases where underwriting cannot be carried out. In addition, there may be differences according to age or symptoms.

\*3: In cases where additional documents (medical checkup report, etc.) become necessary after a customer's acceptance of the conditions presented, we may become unable to carry out underwriting depending on the contents of such documents.

■ **Representative examples of injuries or diseases in the scope of the new method<sup>(4)</sup>**

- Caesarian section
- Uterine fibroid
- Endometriosis
- Ureteral stones or kidney stones
- Hemorrhoids
- Injuries

\*4: The exclusion of specific organs is not always applied if there is a history of such injuries or diseases. There may be cases where underwriting is carried out without attaching such a clause, while there may be cases where underwriting cannot be carried out.

As a life insurance company that supports families raising young children, up to now we have provided an underwriting framework including policies that enable expecting mothers to enter into medical insurance with us regardless of the stage of their pregnancy when they enter into such insurance. With the introduction of the exclusion of specific organs, those with past experience of a Caesarian section, uterine fibroid, endometriosis or others can now take out medical insurance with Lifenet, helping us to provide a framework in which an ever wider range of people can enjoy medical coverage with us.

Based on its founding principle of "helping to make a society where individuals do not have to worry financially about having children by halving insurance premiums for families raising young

children,” Lifenet has implemented a wide variety of initiatives for younger generations, including families raising young children. Lifenet fully intends to build on this further by continuing to offer comprehensible, cost-competitive and convenient products and services.

## **Reference: Lifenet’s initiatives for younger generations including families raising young children (examples)**

- With “helping to make a society where individuals do not have to worry financially about having children by halving insurance premiums for families raising young children” as its founding principle, Lifenet started operations in May 2008 as a life insurance company with the Internet as its main channel.
  - Our death coverage (term-life insurance) is sold with the lowest level premiums in the industry
  - We offer whole-life medical insurance regardless of the number of weeks of pregnancy
  - Our contact center operates until 22:00 on weekdays; the longest operating hours in the life insurance industry (according to our own research)
- We were the first company in Japan to start a mobile service for life insurance applications in consideration of the lifestyles of younger generations in June 2009
- In light of present trends such as a rise in the percentage of unmarried people and an increase in single-person households, as well as a comparative rise in long-term disability to work, we launched the “Hataraku-Hito” insurance in February 2010 as a full-scale personal long-term disability insurance product
- Due to our popularity among young people in their 20s and 30s, the number of our policies-in-force exceeded 100,000 in December 2011
- **Lifenet introduced the exclusion of specific organs for our medical insurance on October 2, 2012 to take out our insurance in the case of a past Caesarian section, etc.**

### **About LIFENET URL: <http://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.

#### Contact:

Corporate Development Department, Investor Relations

Tel : +81-3-5216-7900

e-mail : [ir@lifenet-seimei.co.jp](mailto:ir@lifenet-seimei.co.jp)