

February 5, 2016
Daisuke Iwase, President & COO
LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

January 2016: MONTHLY DISCLOSURE
Number of applications exceeded those in previous year
for four consecutive months

TOKYO, February 5, 2016 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for January 2016.

Annualized premium^{*1} of new business in the month of January 2016 was 95 million yen (91% of January 2015). The number of applications was 3,221 (106% of January 2015), with the number of new business at 2,100 (98% of January 2015). Accordingly, annualized premium^{*1} of policies-in-force was 9,267 million yen. The number of policies-in-force as of the end of January 2016 resulted in a total of 223,467, and sum insured of policies-in-force stands at 1,894,063 million yen.

In January 2016, insurance premiums and claims and benefits recorded 764 million yen (107% of January 2015) and 99 million yen (116% of January 2015), respectively.

Lifenet's steady growth of policies-in-force has been driven by the public's increasing support and interest in its Manifesto; to offer simple, convenient and competitively priced products and services based on the highest levels of business integrity. Lifenet will continue to build its customers' trust and satisfaction by improving our website and contact center, by ensuring thorough and transparent disclosure of information, and by adhering to our Manifesto, offering our products and services twenty four hours a day, seven days a week through the convenience of our website. (Manifesto of Lifenet <http://ir.lifenet-seimei.co.jp/en/company/manifesto.html>)

Number of new business, policies-in-force and premiums and claims (preliminary report)^{*2}

Number of new business (month)	Jan. 2016	Jan. 2015
Number of applications	3,221	3,050
Number of new business	2,100	2,133
Sum insured of new business ^{*3} (million yen)	13,566	18,475
Annualized premium ^{*1} (million yen)	95	105
- excl. death coverage (million yen)	55	53

Number of new business (accumulated total)	Apr. 2015 – Jan. 2016	Apr. 2014 – Jan. 2015
Number of applications	27,488	31,616
Number of new business	20,367	23,228
Sum insured of new business ^{*3} (million yen)	143,777	189,965
Annualized premium ^{*1} (million yen)	967	1,101
- excl. death coverage (million yen)	539	570

Number of policies-in-force	End of Jan. 2016	End of Jan. 2015
Number of policies-in-force	223,467	213,144
- “Kazoku”: Term Life	116,703	111,009
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical ^{*4}	67,588	64,994
- “Jibun Plus”: Term Medical Care	11,259	12,002
- “Hataraku Hito”: Long-Term Disability	27,917	25,139
Sum insured of policies-in-force ^{*3} (million yen)	1,894,063	1,808,050
Annualized premium ^{*1} (million yen)	9,267	8,666
- excl. death coverage (million yen)	4,210	3,892

Insurance premiums and claims (million yen)	Jan. 2016	Jan. 2015
Insurance premiums	764	713
Insurance claims and benefits	99	85

*1: Annualized premium is the amount of money equivalent to what is to be paid to have the insurance coverage for one year. All payments for Lifenet products are in monthly installments, thus the annualized premium is calculated as multiplying the monthly premium by 12 months.

*2: This report is preliminary and may be different from the final settlement report.

*3: Sum insured of new business and sum insured of policies-in-force are the sum of death coverage, and do not include medical and survival coverage.

*4: As of the end of January 2016, the number of policies-in-force of Whole-life Medical “Jibun” is 52,929, New “Jibun” is 8,911, and New “Jibun” for Women is 5,748. As of the end of January 2015, that of Whole-life Medical “Jibun” is 57,855, New “Jibun” is 4,383, and New “Jibun” for Women is 2,756.

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