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LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

December 2016: MONTHLY DISCLOSURE Started Sales of “au Life Insurance” with Refunds

TOKYO, January 11, 2017 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for December 2016.

Annualized premium^{*1} of new business in the month of December 2016 was 114 million yen (100% of December 2015). The number of applications was 3,180 (112% of December 2015), with the number of new business at 2,553 (106% of December 2015). Accordingly, annualized premium^{*1} of policies-in-force was 9,856 million yen. The number of policies-in-force as of the end of December 2016 resulted in a total of 234,841, and sum insured of policies-in-force stands at 1,948,424 million yen.

In December 2016, insurance premiums and claims and benefits recorded 814 million yen (107% of December 2015) and 126 million yen (176% of December 2015), respectively.

Lifenet renewed “au Life Insurance” and started sales of “au Life Insurance” with Refunds through KDDI CORPORATION on December 1, 2016. Furthermore, by adding new product of “au Long-term Disability Insurance,” Lifenet offered four products of “au Life Insurance” with Refunds.

Topics

- Dec. 1 Started Sales of “au Life Insurance” with Refunds
http://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20161124445458/pdfFile.pdf

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)	Dec. 2016	Dec. 2015
Number of applications	3,180	2,839
Number of new business	2,553	2,416
Sum insured of new business ^{*3} (million yen)	11,682	15,527
Annualized premium ^{*1} (million yen)	114	114
- excl. death coverage (million yen)	77	68

Number of new business (accumulated total)	Apr. 2016 - Dec. 2016	Apr. 2015 - Dec. 2015
Number of applications	27,731	24,267
Number of new business	20,599	18,267
Sum insured of new business ^{*3} (million yen)	114,369	130,211
Annualized premium ^{*1} (million yen)	955	872
- excl. death coverage (million yen)	601	484

Number of policies-in-force	End of Dec. 2016	End of Dec. 2015
Number of policies-in-force	234,841	222,598
- Term Life ^{*4}	121,208	116,338
- Whole-Life Medical ^{*4}	70,045	67,393
- Term Medical Care ^{*4}	10,645	11,304
- Long-Term Disability ^{*4}	32,943	27,563
Sum insured of policies-in-force ^{*3} (million yen)	1,948,424	1,889,077
Annualized premium ^{*1} (million yen)	9,856	9,220
- excl. death coverage (million yen)	4,597	4,181

Insurance premiums and claims (million yen)	Dec. 2016	Dec. 2015
Insurance premiums	814	763
Insurance claims and benefits	126	71

*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: Term Life insurance: "Kazoku" and "au Term Insurance", Whole-Life Medical insurance: "Jibun", New "Jibun", New "Jibun" for Women, "au Medical Insurance" and "au Medical Insurance for Women", Term Medical Care insurance: "Jibun Plus", Long-Term Disability insurance: "Hataraku-Hito", "Hataraku-Hito 2" and "au Long-term Disability Insurance".

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