

February 12, 2025
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 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Growth)

January 2025: MONTHLY DISCLOSURE

Annualized premium of policies-in-force was 33,618 million yen, 120% of January 2024

TOKYO, February 12, 2025 – LIFENET INSURANCE COMPANY (TSE Growth 7157, President Ryosuke Mori, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for January 2025.

Annualized premium*¹ of policies-in-force for individual insurance and group credit life insurance combined was 33,618 million yen as of the end of January 2025 (120% of January 2024).

Annualized premium of policies-in-force for individual insurance was 26,587 million yen (106% of January 2024) and annualized premium of policies-in-force for group credit life insurance was 7,030 million yen (238% of January 2024) as of the end of January 2025.

Performance of annualized premium of policies-in-force (preliminary report)*²

	End of Jan. 2025	End of Jan. 2024
Annualized premium of policies-in-force (million yen)	33,618	28,103
-Individual insurance	26,587	25,144
-Group credit life insurance	7,030	2,958

Performance of Individual insurance (preliminary report)

	Jan. 2025	Jan. 2024
Number of policies-in-force	630,265	594,054
Annualized premium of new business (million yen)	282	283
Number of new business	7,407	7,481
Insurance claims and benefits (million yen)	507	361
Surrender and lapse ratio* ³	6.0%	6.8%

*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, we calculate annualized premium as multiplying the monthly premium (for GCL, expected premium income for the next month based on the in-force business) by 12 months.

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

*3: The surrender and lapse ratio is the annual equivalent of the monthly number of policies surrendered and/or lapsed divided by the monthly average number of policies-in-force.

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