

July 16, 2013

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

FY2013 1Q: INSURANCE PAYMENTS REPORT **911 payments for the 1Q of FY 2013**

TOKYO, July 16, 2013 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the report on the number of insurance payments for the first quarter of fiscal year 2013, ending March 31, 2014.

The number of insurance payments made in the first quarter of FY2013 resulted in 911 cases, 14 of which were insurance claims and the remaining 897 benefit claims. There were 41 incidents which were assessed to be inapplicable during the same quarter.

Lifenet believes the most important responsibility for an insurance company is to make claim payments accurately and without delay, and we thrive to continue to accomplish this. Lifenet makes every effort to ensure payment of insurance claims and benefits are made to the designated account within 5 business days of receiving all necessary documents. In the first quarter of FY2013, the average insurance payment was made in 3.39 business days.^{*1}

Also, Lifenet has received the Easy-To-Understand Award for Payment Procedure Information Web Pages in the life insurance website category in the UCDA Awards 2013. This award is hosted by the Universal Communication Design Association (UCDA) ®.

**Number of insurance payments and those which assessed inapplicable
FY2013 (April – June 2013)**

	“Kazoku”				“Jibun”			
	Death benefit	Invalid care benefit	Waiver of premium	Total	Hospitalization benefit	Surgery benefit	Waiver of premium	Total
Insurance payments	13	1	—	14	597	231	1	829
Inapplicable cases	1	—	—	1	20	11	—	31
Fraud	—	—	—	—	—	—	—	—
Illegal acquisition	—	—	—	—	—	—	—	—
Breach of disclosure duty	1	—	—	1	3	1	—	4
Criminal intent	—	—	—	—	—	—	—	—
Exemption from responsibility	—	—	—	—	—	—	—	—
Request not covered by policy	—	—	—	—	17	10	—	27

	“Jibun Plus”						“Hataraku Hito”	Total
	In-patient care benefit	Out-patient benefit	Cancer treatment benefit	Advanced medical care benefit	Waiver of premium	Total	Disability benefit ²	
Insurance payments	31	16	—	—	—	47	21	911
Inapplicable cases	6	3	—	—	—	9	—	41
Fraud	—	—	—	—	—	—	—	—
Illegal acquisition	—	—	—	—	—	—	—	—
Breach of disclosure duty	—	—	—	—	—	—	—	5
Criminal intent	—	—	—	—	—	—	—	—
Exemption from responsibility	—	—	—	—	—	—	—	—
Request not covered by policy	6	3	—	—	—	9	—	36

*1 Not including the number of days required to obtain lacking documents. Cases which required fact confirmation before insurance payments were made are not included when calculating the average number of days required for payment.

*2 The number of benefit payments for long-term disability is a total of all monthly individual claim applications during the specified period, and may differ from the number of payments and/or number of claimants. During the first quarter of FY2013, the number of claimants who were paid disability benefits was 12.

Quarterly trend of the number of insurance payments

		Insurance payments	Inapplicable cases
FY 2013	1Q (Apr.-Jun. 2013)	911	41
FY 2012	4Q (Jan.-Mar. 2013)	661	26
	3Q (Oct.-Dec. 2012)	678	43
	2Q (Jul.-Sep. 2012)	537	8
	1Q (Apr.-Jun. 2012)	480	19
FY 2011	4Q (Jan.-Mar. 2012)	432	20
	3Q (Oct.-Dec. 2011)	347	12
	2Q (Jul.-Sep. 2011)	262	9
	1Q (Apr.-Jun. 2011)	243	15
FY 2010	4Q (Jan.-Mar. 2011)	193	10
	3Q (Oct.-Dec. 2010)	150	5
	2Q (Jul.-Sep. 2010)	95	4
	1Q (Apr.-Jun. 2010)	67	10
FY 2009	4Q (Jan.-Mar. 2010)	55	2
	3Q (Oct.-Dec. 2009)	36	6
	2Q (Jul.-Sep. 2009)	35	2
	1Q (Apr.-Jun. 2009)	17	0
FY 2008	4Q (Jan.-Mar. 2009)	7	1
	3Q (Oct.-Dec. 2008)	1	1
	2Q (Jul.-Sep. 2008)	3	0
	1Q (Apr.-Jun. 2008)	0	0

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.

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