## **NEWS RELEASE**



April 5, 2013 Haruaki Deguchi, President/Founder LIFENET INSURANCE COMPANY (Securities Code: 7157, TSE Mothers)

### **March 2013: MONTHLY DISCLOSURE**

Achieved ISO27001 (ISMS) Certification

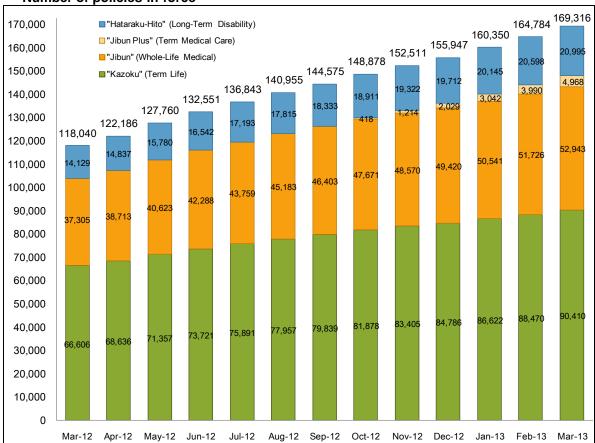
TOKYO, April 5, 2013 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi, URL: <a href="http://ir.lifenet-seimei.co.jp/en/">http://ir.lifenet-seimei.co.jp/en/</a>) announces the monthly business performance for March 2013.

The number of applications in the month of March was 8,223 (100% of March 2012), with the number of new business at 5,630 (100% of March 2012). Accordingly, the number of policies-in-force as of the end of March 2013 resulted in a total of 169,316, annualized premium<sup>1</sup> of policies-in-force was 6,875 million yen, and sum insured of policies-in-force stands at 1,480,445 million yen.

In March 2013, insurance premiums and claims and benefits recorded 561 million yen (143% of March 2012) and 86 million yen (259% of March 2012), respectively.

On March 19, Lifenet achieved JIS Q 27001:2006 (ISO/IEC27001:2005) certification in systems division, an international standard for information security management systems. Lifenet is confident that this will offer its customers further assurance and satisfaction as well as ensuring the continuous improvement of our information management systems and framework.





Lifenet's steady growth of polices-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

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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, polices-in-force and premiums and claims (preliminary report)<sup>2</sup>

Number of new business (month)	Mar. 2013	Mar. 2012
Number of applications	8,223	8,185
Number of new business	5,630	5,625
Sum insured of new business <sup>3</sup> (million yen)	39,281	45,118
Annualized premium <sup>1</sup> (million yen)	211	227
- excl. death coverage (million yen)	106	108

Number of new business (accumulated total)	Apr. 2012 - Mar. 2013	May 2008 - Mar. 2013 <sup>4</sup>
Number of applications	88,250	279,457
Number of new business	60,685	188,159
Sum insured of new business <sup>3</sup> (million yen)	448,728	1,641,552
Annualized premium <sup>1</sup> (million yen)	2,409	7,713
- excl. death coverage (million yen)	1,204	3,384

	Number of policies-in-force	End of Mar. 2013	End of Mar. 2012
Number of policies-in-force		169,316	118,040
	- "Kazoku": Term Life	90,410	66,606
	- "Jibun": Whole-Life Medical	52,943	37,305
	- "Jibun Plus": Term Medical Care	4,968	l
	- "Hataraku-Hito": Long-Term Disability	20,995	14,129
S	um insured of policies-in-force <sup>3</sup> (million yen)	1,480,445	1,105,302
Α	nnualized premium <sup>1</sup> (million yen)	6,875	4,870
	- excl. death coverage (million yen)	2,992	1,992

Insurance premiums and claims (million yen)	Mar. 2013	Mar. 2012
Insurance premiums	561	393
Insurance claims and benefits	86	33

- Notes 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 polices-in-force are the sum of death coverage, and do not include medical and survival coverage.
  - 4: Accumulated since the commencement of business operations on May 18, 2008.

#### LIFENET INSURANCE COMPANY

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**Topics** 

Given Perfect Score in Weekly Diamond's

Mar. 12 "Information Disclosure and Service System Rankings"

http://pdf.irpocket.com/C7157/qzIz/qour/KP3Y.pdf

Mar. 29 Achieved ISO27001 Certification

http://pdf.irpocket.com/C7157/qzIz/iz3S/DiLP.pdf

About Lifenet URL: <a href="http://ir.lifenet-seimei.co.jp/en/">http://ir.lifenet-seimei.co.jp/en/</a>

Returning to the original purpose of life insurance - mutual support - LIFENET INSURANCE COMPANY 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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