

January 9, 2015  
 Daisuke Iwase, President & COO  
 LIFENET INSURANCE COMPANY  
 (Securities Code: 7157, TSE Mothers)

**December 2014: MONTHLY DISCLOSURE**  
**Lifenet Ranked Number 1 in Oricon Client Satisfaction Rankings 2015**

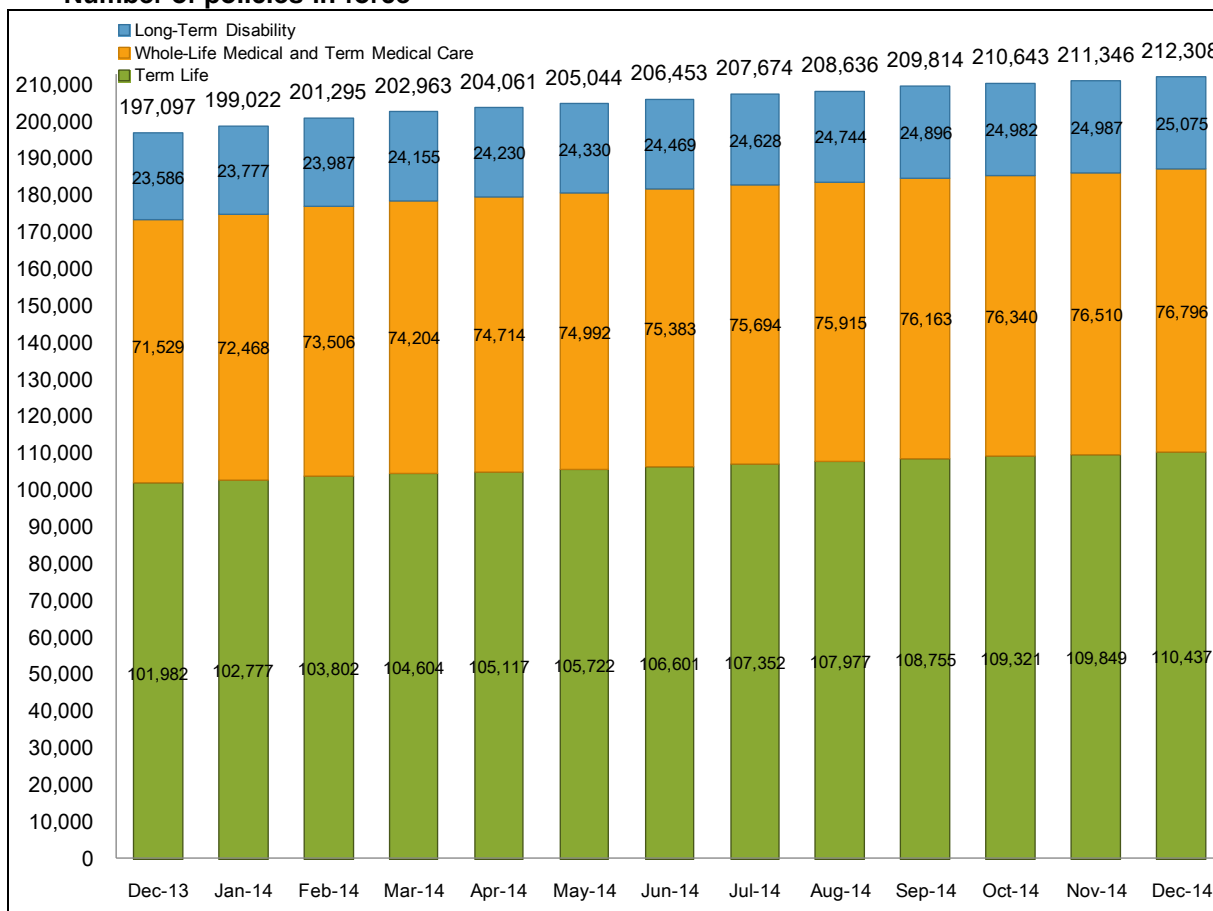
TOKYO, January 9, 2015 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for December 2014.

The number of applications in the month of December 2014 was 2,612 (71% of December 2013), with the number of new business at 2,084 (67% of December 2013). Annualized premium<sup>\*1</sup> of new business was 107 million yen (93% of December 2013). Accordingly, the number of policies-in-force as of the end of December 2014 resulted in a total of 212,308, and annualized premium<sup>\*1</sup> of policies-in-force was 8,611 million yen and sum insured of policies-in-force stands at 1,798,394 million yen.

In December 2014, insurance premiums and claims and benefits recorded 712 million yen (109% of December 2013) yen and 64 million yen (66% of December 2013), respectively.

Lifenet was ranked 1st in the Oricon Client Satisfaction Rankings 2015 in the Overall Life Insurance Category hosted by Oricon Inc., receiving high evaluations in categories such as easy-to-understand insurance products, insurance premium, easy and fast procedure and multiple application devices.

**Number of policies-in-force**



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

LIFENET INSURANCE COMPANY

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)<sup>\*2</sup>

Number of new business (month)	Dec. 2014	Dec. 2013
Number of applications	2,612	3,690
Number of new business	2,084	3,091
Sum insured of new business <sup>*3</sup> (million yen)	17,764	20,588
Annualized premium <sup>*1</sup> (million yen)	107	115
- excl. death coverage (million yen)	54	60

Number of new business (accumulated total)	Apr. 2014 – Dec. 2014	Apr. 2013 – Dec. 2013
Number of applications	28,566	50,266
Number of new business	21,095	36,981
Sum insured of new business <sup>*3</sup> (million yen)	171,490	245,572
Annualized premium <sup>*1</sup> (million yen)	996	1,352
- excl. death coverage (million yen)	517	712

Number of policies-in-force	End of Dec. 2014	End of Dec. 2013
Number of policies-in-force	212,308	197,097
- “Kazoku”: Term Life	110,437	101,982
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical <sup>*4</sup>	64,735	60,343
- “Jibun Plus”: Term Medical Care	12,061	11,186
- “Hataraku Hito”: Long-Term Disability	25,075	23,586
Sum insured of policies-in-force <sup>*3</sup> (million yen)	1,798,394	1,660,682
Annualized premium <sup>*1</sup> (million yen)	8,611	7,853
- excl. death coverage (million yen)	3,867	3,504

Insurance premiums and claims (million yen)	Dec. 2014	Dec. 2013
Insurance premiums	712	651
Insurance claims and benefits	64	96

\*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 December 2014, the number of policies-in-force of Whole-life Medical “Jibun” is 58,288, New “Jibun” is 3,938, and New “Jibun” for Women is 2,509. The number of policies-in-force as of the end of December 2013 was that of “Jibun” only.

## Topics

- Dec. 1            Ranked Number 1 in Oricon Client Satisfaction Rankings 2015  
<http://pdf.irpocket.com/C7157/bSZL/loz3/Nq0x.pdf>
- Started Over-the-Counter Sales of Insurance at “Hoken No Madoguchi” Shops  
<http://pdf.irpocket.com/C7157/XN1V/Ow9U/W2mK.pdf>

**About Lifenet**        URL: <http://ir.lifenet-seimei.co.jp/en/>

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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