

October 15, 2013

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

FY2013 2Q: INSURANCE PAYMENTS REPORT **1,079 payments for the 2Q of FY 2013**

TOKYO, October 15, 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 second quarter of fiscal year 2013, ending March 31, 2014.

The number of insurance payments made in the second quarter of FY2013 resulted in 1,079 cases, 8 of which were insurance claims and the remaining 1,071 benefit claims. There were 30 incidents which were assessed to be inapplicable during the same quarter. As a result, the number of insurance payments made in the first six months of FY 2013 (April through September) resulted in 1,990 cases, 22 of which were insurance claims and 1,968 benefits, and there were 71 incidents which were assessed to be inapplicable during the same period.

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^{*1} of receiving all necessary documents. In the first six months of FY2013, the average insurance payment was made in 3.61 business days.^{*1}

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

	“Kazoku”				“Jibun”			
	Death benefit	Invalid care benefit	Waiver of premium	Total	Hospitalization benefit	Surgery benefit	Waiver of premium	Total
Insurance payments	19	3	—	22	1,265	484	2	1,751
Inapplicable cases	1	—	—	1	39	19	—	58
Fraud	—	—	—	—	—	—	—	—
Illegal acquisition	—	—	—	—	—	—	—	—
Breach of disclosure duty	1	—	—	1	11	5	—	16
Criminal intent	—	—	—	—	—	—	—	—
Exemption from responsibility	—	—	—	—	—	—	—	—
Request not covered by policy	—	—	—	—	28	14	—	42

	“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	116	54	1	2	—	173	44	1,990
Inapplicable cases	9	3	—	—	—	12	—	71
Fraud	—	—	—	—	—	—	—	—
Illegal acquisition	—	—	—	—	—	—	—	—
Breach of disclosure duty	—	—	—	—	—	—	—	17
Criminal intent	—	—	—	—	—	—	—	—
Exemption from responsibility	—	—	—	—	—	—	—	—
Request not covered by policy	9	3	—	—	—	12	—	54

*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 six months of FY2013, the number of claimants who were paid disability benefits was 14.

Quarterly trend of the number of insurance payments

		Insurance payments	Inapplicable cases
FY 2013	2Q (Jul.-Sep. 2013)	1,079	30
	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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