

February 4, 2014

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(Securities Code: 7157, TSE Mothers)

Lifenet Allows Insurance Claims and Benefits To Be Made in 2 Days

**Payment of insurance claims and benefits made possible to designated bank
account the day after documents are received*¹**

TOKYO, February 4, 2014 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL:<http://ir.lifenet-seimei.co.jp/en/>) announces that it has made improvements to the insurance claim and benefit payment process. With this enhancement, it is now possible for payments to be made to the designated bank account in a minimum of two days*¹ after Lifenet receives all necessary documents from the customer.

Lifenet has previously required a minimum of three days to make insurance claims and benefit payments. The improvement to the process has shortened this length of time, and has made payments possible in two days upon receiving necessary documents, or in other words, the day after the documents are received*¹.

As making claims and benefit payments accurately and without delay is one of the most important responsibilities of a life insurance company, Lifenet has actively taken other measures to shorten and condense the payment process. In October 2012, Lifenet simplified the required documentation to no longer require the submission of medical certifications or other certificates signed by a doctor for most insurance benefits. Customers have also had the benefit of saving not only time but also the financial cost (roughly 5,000 to 10,000 yen*²) of obtaining a medical certificate, and this payment process has been evaluated highly by customers.

- "Lifenet simplifies claim process – Medical certification submission no longer necessary for most medical policy claims" <http://pdf.irpocket.com/C7157/JA1b/Ow7f/G835.pdf>

*1: Number of days is business days, with the day Lifenet receives all necessary documents counted as the first day. Excludes cases which require additional days to obtain missing documents, and claims in which further investigation.

*2: Based on "2007 Research on Documentation Fees at Medical Institutions" issued by SANRO Research Institute, Inc.

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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