## **NEWS RELEASE**



October 7, 2013 Daisuke Iwase, President & COO LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Mothers)

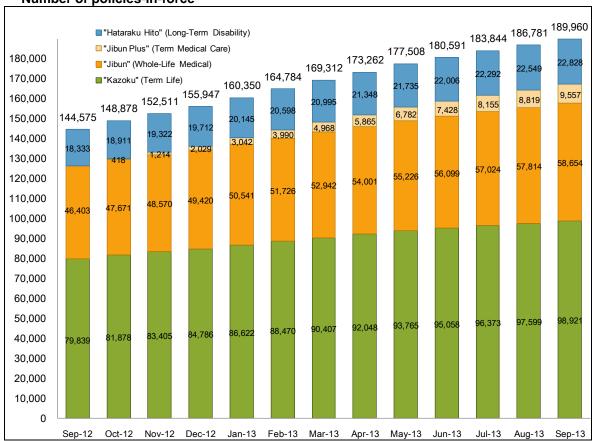
## September 2013: MONTHLY DISCLOSURE Achieved 190,000 Policies-In-Force on October 2, 2013

TOKYO, October 7, 2013 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: http://ir.lifenet-seimei.co.jp/en/) announces the monthly business performance for September 2013.

The number of applications in the month of September was 5,493 (80% of September 2012), with the number of new business at 4,229 (97% of September 2012). Accordingly, the number of policies-in-force as of the end of September 2013 resulted in a total of 189,960; annualized premium of policies-in-force was 7,598 million yen; and sum insured of policies-in-force stands at 1,612,388 million yen. Furthermore, the number of policies-in force achieved 190,000 on October 2, 2013.

In September 2013, insurance premiums and claims and benefits recorded 623 million yen (129% of September 2012) and 141 million yen (799% of September 2012), respectively.





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 thorough and transparent disclosure of information, and by adhering to our Manifesto, offering our products and

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services twenty four hours a day, seven days a week through the convenience of our website. (Manifesto of Lifenet <a href="http://ir.lifenet-seimei.co.jp/en/company/manifesto.html">http://ir.lifenet-seimei.co.jp/en/company/manifesto.html</a>)

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

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Number of new business (month)	Sep. 2013	Sep. 2012	
Number of applications	5,493	6,895	
Number of new business	4,229	4,339	
Sum insured of new business*3 (million yen)	27,637	35,995	
Annualized premium <sup>*1</sup> (million yen)	premium <sup>*1</sup> (million yen) 153	187	
- excl. death coverage (million yen)	82	88	

Number of new business (accumulated total)	Apr. 2013 - Sep. 2013	May 2008 - Sep. 2013*4
Number of applications	36,881	316,338
Number of new business	26,777	214,936
Sum insured of new business*3 (million yen)	176,353	1,817,905
Annualized premium*1 (million yen)	975	8,688
- excl. death coverage (million yen)	516	3,901

Number of policies-in-force		End of Sep. 2013	End of Sep. 2012
Number of policies-in-force		189,960	144,575
	- "Kazoku": Term Life	98,921	79,839
	- "Jibun": Whole-Life Medical	58,654	46,403
	- "Jibun Plus": Term Medical Care	9,557	-
	- "Hataraku Hito": Long-Term Disability	22,828	18,333
S	um insured of policies-in-force <sup>*3</sup> (million yen)	1,612,388	1,311,643
Aı	nnualized premium <sup>*1</sup> (million yen)	7,598	5,953
	- excl. death coverage (million yen)	3,375	2,525

Insurance premiums and claims (million yen)	Sep. 2013	Sep. 2012
Insurance premiums	623	485
Insurance claims and benefits	141	17

<sup>\*1:</sup> 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.

<sup>\*2:</sup> This report is preliminary and may be different from the final settlement report.

<sup>\*3:</sup> 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.

<sup>\*4:</sup> Accumulated since the commencement of business operations on May 18, 2008

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**Topics** 

Sep. 13 Lifenet and Kyobo Life to Establish New Joint Venture in Korea

http://pdf.irpocket.com/C7157/qnwX/YtOj/w5mz.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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