

February 19, 2013 Haruaki Deguchi, President/Founder LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Mothers)

# **Lifenet Insurance Customer Survey Results**

An average of 7,002 yen/month decrease in life insurance premiums for customers who switched their policies to Lifenet.

85% answered they were able to smoothly "apply for a policy easily within 10 to 30 minutes".

TOKYO, February 19, 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 results of a customer satisfaction survey conducted in January 2013.

## **Significant Findings**

Customers who have changed to a Lifenet policy from other companies' life insurance
policies have decreased their monthly insurance premiums by 7,002 yen on average, and
84,024 yen annually on average. This is an overall 47% decrease on average compared
to their previous policies.

Note: 52% answered they have lessened their insurance coverage, 24% added coverage, and 24% did not change the content of coverage when switching insurance companies.

- 2. Internet applications proved to be simple and easy for most customers. 85% of customers answered they were able to "easily apply for a policy online within 10 to 30 minutes".
- 3. 91% of customers answered that they were "very satisfied" or "satisfied" with Lifenet overall at the time they obtained their policy.

See following pages for details of survey results.

### **■**Survey Overview

Survey Duration: January 25, 2013 ~ January 31, 2013

Objective: To improve products and services based on direct feedback from

customers

Survey Method: Internet questionnaire

Target: 52,923 customers who have registered an ID between May 2008 and

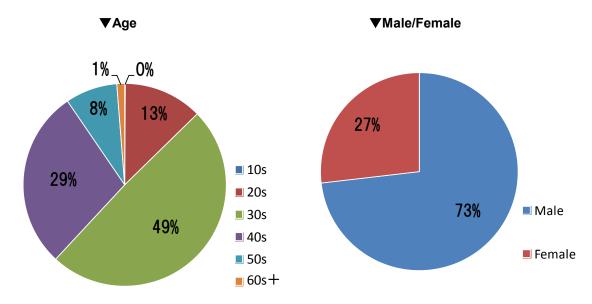
January 24, 2013

Response Rate: 5.8% (3,055 responses)

At Lifenet, we view these survey results as a valuable resource to increasing customer satisfaction with our insurance products and services, and will continue to adhere to our Manifesto of offering simple, convenient and competitively priced products and services based on the highest levels of business integrity.



# ■ Survey Results Demographics of Customers Surveyed



### [Insurance Premiums]

#### Questions:

- \* Please enter your insurance premium for your previous policy.
- \* Please choose the range of your insurance premium for your current Lifenet policy.

  For both questions, if you had two or more policies, please enter the highest premium.

The 1,070 customers who have switched to a Lifenet policy from another company's have experienced a 7,002 yen decrease on average in their monthly insurance premium as a result of switching. This is a 47% decrease in insurance premiums for these customers. This amounts to an annual decrease of 84,024 yen in insurance premiums.

|                                   | Previous insurance policy | Lifenet policy | Amount decreased | Rate |
|-----------------------------------|---------------------------|----------------|------------------|------|
| Average monthly insurance premium | 14,941 yen                | 7,938 yen      | 7,002 yen        | 47%  |

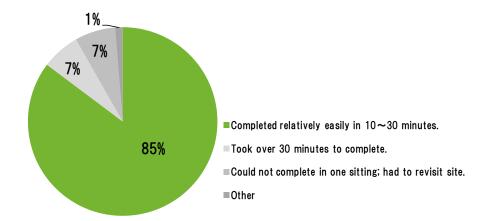
Note: 52% answered they have lessened their insurance coverage, 24% added coverage, and 24% did not change the content of coverage when switching insurance companies.



# [Application Process]

#### Question:

Choose the answer that best describes your experience with the application process and the entering of your health and medical history.



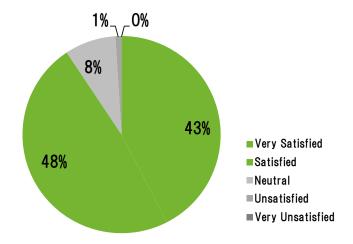
Our online application proved to be simple and easy for most customers. 85% of customers responded that they were able to "complete their application relatively easily in 10 to 30 minutes", including entering health and medical history, in 10 to 30 minutes. At Lifenet, we have strived to make a website that provides customers with necessary information in a more comprehensive and convenient manner than any other and have continuously improved our site in order to accomplish this. These results show that applications are currently being filed smoothly and quickly.



# [Satisfaction at Time of Policy Acquisition]

#### Question:

How satisfied are you with Lifenet overall at the time you obtained your policy?



91% of customers answered that they were "very satisfied" or "satisfied" with Lifenet overall at the time they obtained their policy. 94% of customers responded that the reason for their satisfaction was the premium rates at Lifenet.

### 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 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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