# **NEWS RELEASE**



January 10, 2013
Haruaki Deguchi, President/Founder
LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

## **December 2012: MONTHLY DISCLOSURE**

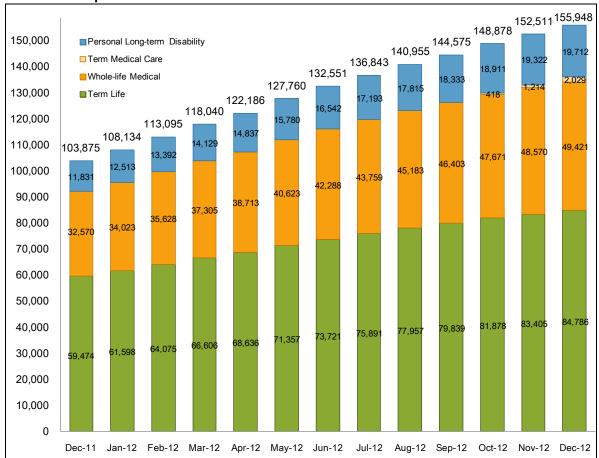
Number of policies-in-force of "Jibun Plus" exceeded 2,000

TOKYO, January 10, 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 December 2012 monthly business performance.

The number of applications in the month of December was 6,025 (95% of December 2011), with the number of new business at 4,307 (91% of December 2011). Of these, the number of applications and new business of our new copayment-linked medical insurance "Jibun Plus" (with cancer and advanced medical care coverage) in the month of December were 1,218 and 826, respectively. Accordingly, the number of policies-in-force as of the end of December 2012 resulted in a total of 155,948. Annualized premium\* was 6,389 million yen, and sum insured of policies-in-force stands at 1,391,249 million yen. The number of policies-in-force of "Jibun Plus" was 2,029, exceeding 2,000 policies three months after its launch in October.

In December 2012, insurance premiums and claims and benefits recorded 525 million yen (151% of December 2011) and 18 million yen (44% of December 2011), respectively.

### 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

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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 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) \*2

Number of new business (month)	Dec. 2012	Dec. 2011
Number of applications	6,025	6,313
Number of new business	4,307	4,749
Sum insured of new business*3 (million yen)	29,325	38,572
Annualized premium*1 (million yen)	165	194
- excl. death coverage (million yen)	84	91

Number of new business (accumulated total)	Apr. 2012 - Dec. 2012	May 2008 - Dec. 2012*4
Number of applications	64,419	255,626
Number of new business	44,485	171,959
Sum insured of new business*3 (million yen)	338,363	1,531,187
Annualized premium*1 (million yen)	1,804	7,108
- excl. death coverage (million yen)	895	3,076

	Number of policies-in-force	End of Dec. 2012	End of Dec. 2011
Number of policies-in-force		155,948	103,875
	- "Kazoku": Term Life	84,786	59,474
	- "Jibun": Whole-life Medical	49,421	32,570
	- "Jibun Plus": Term Medical Care	2,029	_
	- "Hataraku Hito": Personal Long-term Disability	19,712	11,831
S	um insured of policies-in-force <sup>*3</sup> (million yen)	1,391,249	993,060
Α	nnualized premium*1 (million yen)	6,389	4,296
	- excl. death coverage (million yen)	2,746	1,714

Insurance premiums and claims (million yen)	Dec. 2012	Dec. 2011
Insurance premiums	525	348
Insurance claims and benefits	18	43

<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 Insurance Company 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**

December 20 Elected new Executive Officers

December 24 Started airing new TV commercial series

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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