

November 9, 2015
Daisuke Iwase, President & COO
LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

October 2015: MONTHLY DISCLOSURE

Annualized premium of new business was 105 million yen, 101% of October 2014

TOKYO, November 9, 2015 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for October 2015.

Annualized premium^{*1} of new business in the month of October 2015 was 105 million yen (101% of October 2014). The number of applications was 2,884 (102% of October 2014), with the number of new business at 2,193 (104% of October 2014). Accordingly, annualized premium^{*1} of policies-in-force was 9,098 million yen, the number of policies-in-force as of the end of October 2015 resulted in a total of 220,411, exceeding 220,000 policies-in-force, and sum insured of policies-in-force stands at 1,875,196 million yen.

In October 2015, insurance premiums and claims and benefits recorded 750 million yen (107% of October 2014) and 71 million yen (71% of October 2014), respectively.

On November 4, 2015, Lifenet started accepting same-sex partners in de facto marriages as the designated beneficiary for its term-life insurance product.

Topics

- Oct. 8 Contact Center and Website Awarded Three Stars in the 2015 HDI Contact Center Rankings for 4th Consecutive Year
<http://pdf.irpocket.com/C7157/ByiD/gGRi/Hghm.pdf>
- Oct. 29 Expansion of the Range of Designatable Beneficiaries
<http://pdf.irpocket.com/C7157/ByiD/JBWs/icqA.pdf>

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

Number of new business, policies-in-force and premiums and claims (preliminary report)^{*2}

Number of new business (month)	Oct. 2015	Oct. 2014
Number of applications	2,884	2,817
Number of new business	2,193	2,117
Sum insured of new business ^{*3} (million yen)	14,385	17,897
Annualized premium ^{*1} (million yen)	105	103
- excl. death coverage (million yen)	60	53

Number of new business (accumulated total)	Apr. 2015 – Oct. 2015	Apr. 2014 – Oct. 2014
Number of applications	18,380	23,091
Number of new business	13,596	17,170
Sum insured of new business ^{*3} (million yen)	100,816	138,144
Annualized premium ^{*1} (million yen)	653	798
- excl. death coverage (million yen)	352	416

Number of policies-in-force	End of Oct. 2015	End of Oct. 2014
Number of policies-in-force	220,411	210,643
- “Kazoku”: Term Life	115,384	109,321
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical ^{*4}	66,835	64,109
- “Jibun Plus”: Term Medical Care	11,436	12,231
- “Hataraku Hito”: Long-Term Disability	26,756	24,982
Sum insured of policies-in-force ^{*3} (million yen)	1,875,196	1,780,267
Annualized premium ^{*1} (million yen)	9,098	8,502
- excl. death coverage (million yen)	4,106	3,816

Insurance premiums and claims (million yen)	Oct. 2015	Oct. 2014
Insurance premiums	750	701
Insurance claims and benefits	71	101

*1: 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.

*2: This report is preliminary and may be different from the final settlement report.

*3: Sum insured of new business and sum insured of policies-in-force are the sum of death coverage, and do not include medical and survival coverage.

*4: As of the end of October 2015, the number of policies-in-force of Whole-life Medical “Jibun” is 54,171, New “Jibun” is 7,768, and New “Jibun” for Women is 4,896. As of the end of October 2014, that of Whole-life Medical “Jibun” is 59,030, New “Jibun” is 3,091, and New “Jibun” for Women is 1,988.

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