

October 3, 2012

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LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

**Lifenet simplifies claims process
– Medical certification submission no longer necessary
for most medical policy claims –**

Time required for payment reduced from 43 days to 9.

TOKYO, October 3, 2012 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces that it has simplified the conditions under which claimants can make medical policy claims by removing medical certificates or other certificates signed by a doctor from October 2, 2012^{(*)1}.

Submission of designated medical certificates was previously required for Lifenet medical policy holders to claim benefits. However, in this new process, Lifenet does not require the submission of medical certificates, in principle, thus omitting the process of preparation of medical certificates by medical institutions and the acquisition of such documents. As substitutes for medical certificates, a “medical treatment statement,” which can be issued per patient request at receptions of medical institutions free of charge and a “medical treatment report,” which is to be handwritten by the claimant, shall be submitted.

With this new process, it is expected that the period of time from when a request is made to a medical institution for documents to the issuance of such documents will be reduced, and the time required for the payment of medical benefits will be shortened considerably from 43 days to 9 days on average^{(*)2}. It is also expected that claimants will additionally be able to save around 5,000 yen in costs^{(*)3}, while medical institutions who prepare the medical certificates will be able to save considerable time and effort.

Based on its Manifesto; to offer comprehensive, cost-competitive and convenient insurance products and services, Lifenet will continue to satisfy the expectations and earn the trust of customers while pushing forward with the provision of insurance products and services that bring benefit and convenience to customers.

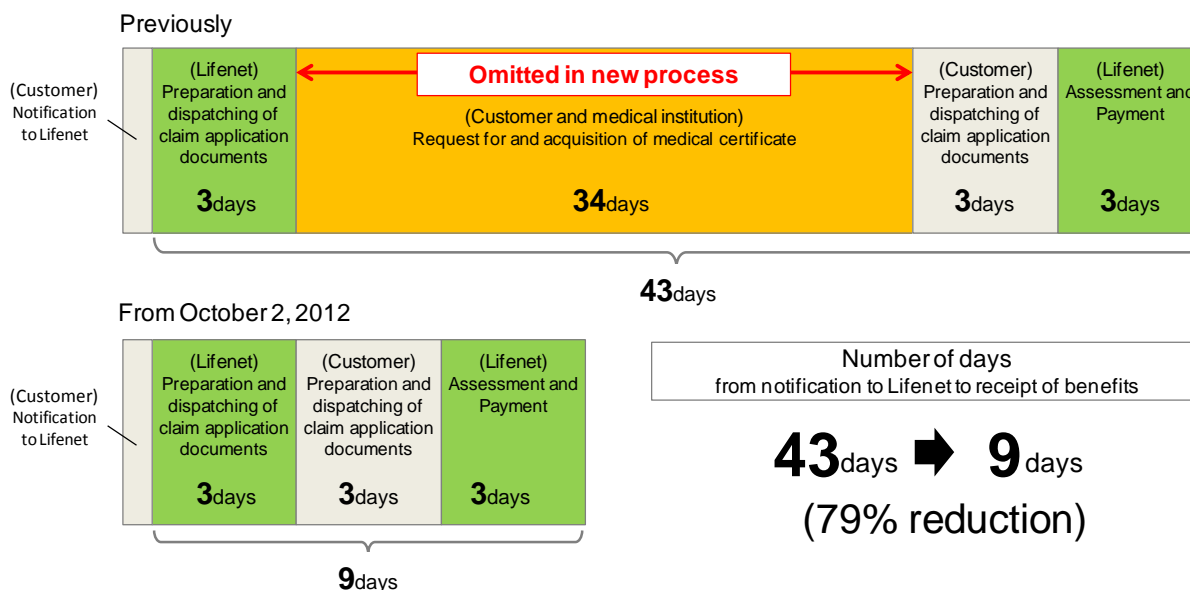
*1: Note that in the following cases, Lifenet may require the submission of medical certificates or request to a medical institution, etc. for the confirmation of facts:

- ✓ In cases where submission of a medical treatment statement is not possible
- ✓ In cases where the claimant is not the insurance carrier (an assigned claimant, etc.)
- ✓ In cases of specified injuries and diseases (cancer, etc.) stipulated by Lifenet
- ✓ In cases where a treatment period exceeds the period stipulated by Lifenet

*2: Based on our data on medical policy claims received from the commencement of business to August 2012.

*3: Based on “2007 Research on Documentation Fees at Medical Institutions” issued by SANRO Research Institute, Inc.

■Number of days from notification to Lifenet to receipt of benefits (before and after comparison of the new process)



■Benefit claims subject to the new process

- Hospitalization and operation benefits through whole-life medical insurance “Jibun”
- In-patient care benefits and out-patient care benefits through term medical insurance “Jibun Plus”

■Documents required for policy claims, and time and cost needed to receive benefits through Lifenet

Previously	From October 2, 2012 (*4)
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Claim application Claimant fills in form designated by Lifenet </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> ID documents Preparation of ID documents (copy of driving license, etc.) </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Medical certificate Request and acquire medical certificate from doctor at medical institution that provided treatment </div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Claim application As on left </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> ID documents As on left </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Medical treatment statement Acquired at time of final payment at medical institution that provided treatment </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Medical treatment report Claimant fills in form designated by Lifenet </div>
<div style="border: 1px dashed black; padding: 10px; margin-top: 20px;"> Number of days from notifying Lifenet to receipt of benefits: 43 days Cost of acquiring medical certificate: around 5,000 yen </div>	<div style="border: 1px dashed black; padding: 10px; margin-top: 20px;"> Number of days from notifying Lifenet to receipt of benefits: 9 days Cost of acquiring medical treatment statement: 0 yen, in principle </div>

*4: In addition, Lifenet may require the submission of the consent form and a copy of the receipts that are required when performing a query to the medical institution for the confirmation of facts.

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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