

November 8, 2013

Daisuke Iwase, President & COO

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Mothers)

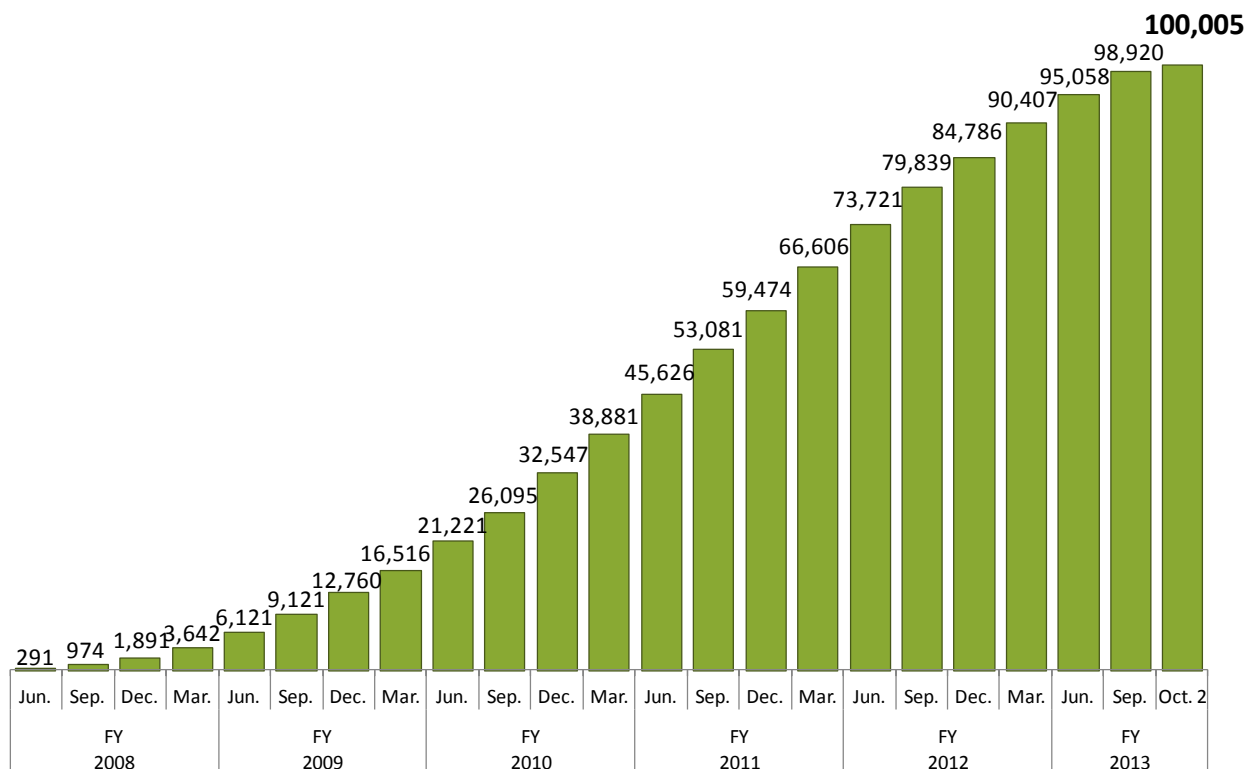
Policies-in-force of Term Life “Kazoku” exceeded 100,000
Large milestone achieved five and a half years after commencing business operations

TOKYO, November 8, 2013 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces that the number of policies-in-force for the term life insurance “Kazoku” exceeded 100,000 on September 28, 2013.

Lifenet’s term life insurance product “Kazoku” is recommended for customers who are interested in a product that will financially protect their families in the event something should happen to the policyholder, and is a product that meets the needs of the generations in the midst of parenthood who require large coverage. This product is pure protection type and a simple product with no dividends or surrender value.

The totally number of insurance claims made for “Kazoku” is 66 cases amounting in 1,040 million yen from the time of commencing business operations to the end of September 2013.

■ **Policies-in-force of Term Life “Kazoku”**



■ Features of “Kazoku”

- ✓ **Reasonable premiums** for generations raising families
Monthly premium at JPY 1,328 for 30 year old males, JPY 948 for 30 year old females (Coverage amount: JPY 1 million / Term length: 10 years)
This product is simple with no dividends or surrender value.
- ✓ **Amount of benefits paid the same** regardless of the cause of death
Cause of death, such as illness, accident or disaster, does not affect the amount of benefits money paid. In addition, benefits may also be paid in the case of invalid care.
- ✓ Wide range of coverage available, from **JPY 5 million to 100 million**
The amount of coverage necessary differs for each individual depending on various factors such as their family structure/situation and lifestyle. Customers are able to select their coverage amount in JPY 1 million increments from 5 million to 100 million yen.
- ✓ Customers can apply for policies **24 hours a day** via the internet from the convenience of their computers, mobile phones or smartphones.
- ✓ Lifenet **ranked #1** by Weekly Economist’s “Product ranking by influential financial planners” in the long term disability and income protection insurance category

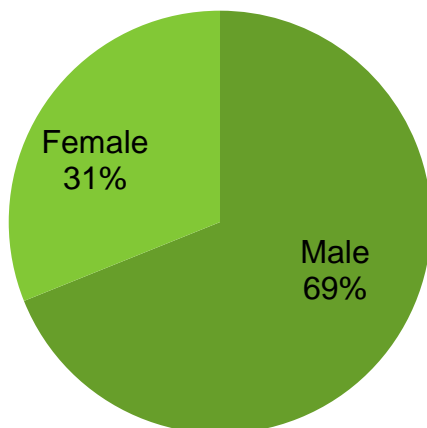
■ Customer demographics of “Kazoku”

(Based on the number of policies, as of Oct. 28, 2013)

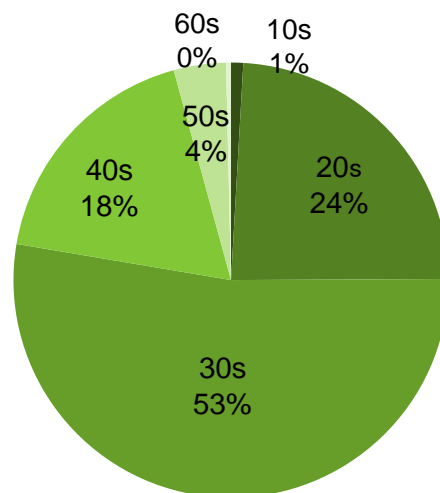
(Male/Female ratio and age ranges)

The number of male policy holders for “Kazoku” is significantly larger at approximately 70%. Roughly 80% of the overall policy holders are in their 20s and 30s, and this number reaches 95% when those in their 40s are also included. This confirms that our product is supported largely by the child-raising generations Lifenet places the most emphasis on. The average age of policy holders is roughly 37.

• Male/Female Ratio



• Age Ranges (at time of contract)



▪ Area of Residence*

While the larger urban areas such as Tokyo and greater Kanto areas, Osaka and Fukuoka have the largest number of policy holders, Hokkaido and Okinawa are ranked in the top 10 areas of residence when looking at the number of policy holders in the prefectures in relation to the population of the prefecture, indicating that the customers are taking advantage of the convenience of the internet sales channel Lifenet is offering.

Rank	Prefecture	Rank	Prefecture
1	Tokyo	6	Hyogo
2	Kanagawa	7	Hokkaido
3	Chiba	8	Okinawa
4	Osaka	9	Aichi
5	Fukuoka	10	Saitama

Note: Based on the ratio of policies-in-force per prefectural population.

Source: Statistics Bureau, Ministry of Internal Affairs and Communications of Japan




■ Purchasing trends of “Kazoku”









Many of Lifenet’s customers purchase more than one insurance product with Lifenet, and over half of “Kazoku” policies-in-force are in combination with another of Lifenet’s products.

The most common combination of products for both males and females is to couple “Kazoku” with the whole life medical insurance “Jibun”, and there is a steady increase in the number of customers who also add the personal long-term disability product “Hataraku-Hito” to their plan.

Combination of other products with “Kazoku”

(Based on the number of policies, as of Oct. 28, 2013)

Males	
1	Kazoku & Jibun 
2	Kazoku & Jibun & Hataraku-Hito 
3	Kazoku & Hataraku-Hito 

Females	
1	Kazoku & Jibun  定期死亡保険 かぞくへの保険  終身医療保険 じぶんへの保険
2	Kazoku & Jibun & Jibun Plus  定期死亡保険 かぞくへの保険  終身医療保険 じぶんへの保険  定期療養保険 じぶんへの保険 プラス (がん・先進医療保障付き)
3	Kazoku & Jibun & Hataraku-Hito  定期死亡保険 かぞくへの保険  終身医療保険 じぶんへの保険  就業不能保険 働く人への保険

■ Insurance Payments Report for “Kazoku”

Lifenet believes the most important responsibility for an insurance company is to make claim payments accurately and without delay, based on our Manifesto (<http://ir.lifenet-seimei.co.jp/en/company/manifesto.html>), and we thrive to continue to accomplish this.

The totally number of insurance claims made for “Kazoku” is 66 cases amounting in 1,040 million yen from the time of commencing business operations to the end of September 2013.

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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