## **NEWS RELEASE**



October 5, 2012
Haruaki Deguchi, President/Founder
LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

### September 2012: MONTHLY DISCLOSURE

- announced launch of the new copayment-linked medical insurance "Jibun Plus" (with cancer and advanced medical care coverage) -

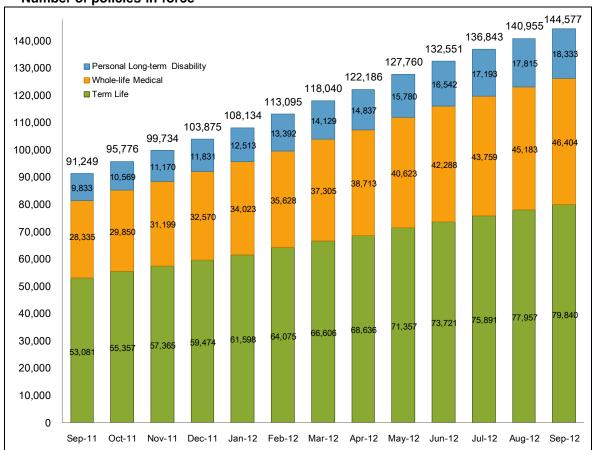
TOKYO, October 5, 2012 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi) announces September 2012 monthly business performance.

The number of applications in the month of September was 6,895 (88% of September 2011), with the number of new business at 4,339 (73% of September 2011). The number of policies-in-force as of the end of September 2012 resulted in a total of 144,577; annualized premium\*<sup>1</sup> at 5,953 million yen; and sum insured of policies-in-force stands at 1,311,668 million yen.

In September, 2012, insurance premiums and claims and benefits recorded 485 million yen (161% of September 2011) and 17 million yen (60% of September 2011), respectively.

On September 19, 2012, Lifenet announced the launch of its copayment-linked medical insurance "Jibun Plus" (with cancer and advanced medical care coverage), which is the first new product in two and half years and started sales on October 2, 2012.

### 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) <sup>2</sup>

Number of new business (month)	Sep. 2012	Sep. 2011
Number of applications	6,895	7,876
Number of new business	4,339	5,932
Sum insured of new business <sup>*3</sup> (JPY million)	35,995	48,526
Annualized premium*1 (JPY million)	187	241
- excl. death coverage (JPY million)	88	114

Number of new business (accumulated total)	Apr. 2012 – Sep. 2012	May 2008 – Sep. 2012 <sup>*4</sup>
Number of applications	45,688	236,895
Number of new business	30,709	158,183
Sum insured of new business*3 (JPY million)	239,930	1,432,754
Annualized premium*1 (JPY million)	1,267	6,571
- excl. death coverage (JPY million)	624	2,804

	Number of policies-in-force	End of Sep. 2012	End of Sep. 2011
Number of policies-in-force		144,577	91,249
	- "Kazoku": Term Life	79,840	53,081
	- "Jibun": Whole-life Medical	46,404	28,335
	- "Hataraku Hito": Personal Long-term Disability	18,333	9,833
S	um insured of policies-in-force <sup>*3</sup> (JPY million)	1,311,668	891,628
Α	nnualized premium*1 (JPY million)	5,953	3,784
	- excl. death coverage (JPY million)	2,525	1,474

Insurance premiums and claims (JPY million)	Sep. 2012	Sep. 2011
Insurance premiums	485	301
Insurance claims and benefits	17	29

<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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#### **Topic**

Lifenet announced the launch of its copayment-linked medical insurance September 19 "Jibun Plus" (with cancer and advanced medical care coverage), which is the first new product in two and half years.

### 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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