

November 7, 2012
 Haruaki Deguchi, President/Founder
 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Mothers)

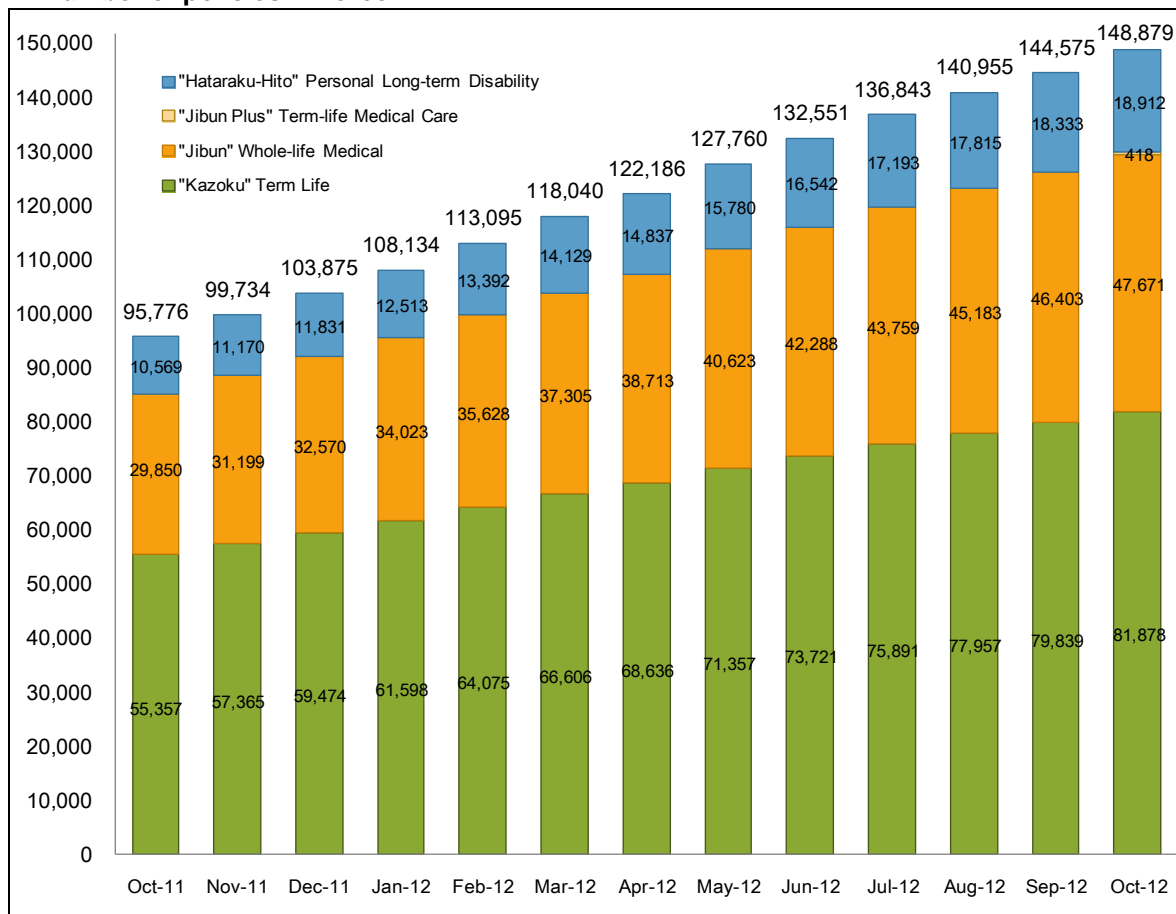
October 2012: MONTHLY DISCLOSURE - Nearing 150,000 Policies-In-Force -

TOKYO, November 7, 2012 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi) announces October 2012 monthly business performance.

Lifenet started sales of the new copayment-linked medical insurance “Jibun Plus” (with cancer and advanced medical care coverage) on October 2, the number of applications of this product in the month of October was 1,163. The number of applications including “Jibun Plus” in the month recorded 6,423 (88% of October 2011), with the number of new business at 5,075 (102% of October 2011). The number of policies-in-force as of the end of October 2012 resulted in a total of 148,879, being close to achieving the management target to reach 150,000 policies-in-force within 5 years of commencing business operations. Annualized premium*¹ was 6,125 million yen, and sum insured of policies-in-force stands at 1,344,105 million yen.

In October, 2012, insurance premiums recorded 501 million yen (155% of October 2011), exceeding 500 million yen, and claims and benefits were 43 million yen (113% of October 2011).

Number of policies-in-force



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
LIFENET INSURANCE COMPANY

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. 2012	Oct. 2011
Number of applications	6,423	7,285
Number of new business	5,075	4,993
Sum insured of new business ^{*3} (JPY million)	38,616	40,088
Annualized premium ^{*1} (JPY million)	204	205
- excl. death coverage (JPY million)	102	95

Number of new business (accumulated total)	Apr. 2012 - Oct. 2012	May 2008 - Oct. 2012 ^{*4}
Number of applications	52,111	243,318
Number of new business	35,784	163,258
Sum insured of new business ^{*3} (JPY million)	278,546	1,471,370
Annualized premium ^{*1} (JPY million)	1,472	6,776
- excl. death coverage (JPY million)	726	2,906

Number of policies-in-force	End of Oct. 2012	End of Oct. 2011
Number of policies-in-force	148,879	95,776
- "Kazoku": Term Life	81,878	55,357
- "Jibun": Whole-life Medical	47,671	29,850
- "Jibun Plus": Term-life Medical Care	418	-
- "Hataraku Hito": Personal Long-term Disability	18,912	10,569
Sum insured of policies-in-force ^{*3} (JPY million)	1,344,105	928,049
Annualized premium ^{*1} (JPY million)	6,125	3,970
- excl. death coverage (JPY million)	2,611	1,560

Insurance premiums and claims (JPY million)	Oct. 2012	Oct. 2011
Insurance premiums	501	322
Insurance claims and benefits	43	38

*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 Insurance Company 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: Accumulated since the commencement of business operations on May 18, 2008.

Topics

- October 2 Started sales of the new copayment-linked medical insurance “Jibun Plus” (with cancer and advanced medical care coverage)
- October 2 Started underwriting medical insurance under exclusion of specific organs
- October 2 Simplified claims process - Medical certification submission no longer necessary for most medical policy claims
- October 4 Started general recruitment of affiliated insurance planners to promote spread of our insurance products
- October 4 Simultaneously disclosed agent commission rates

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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