

December 7, 2015
Daisuke Iwase, President & COO
LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

November 2015: MONTHLY DISCLOSURE
Annualized premium of new business was 104 million yen, 115% of November 2014

TOKYO, December 7, 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 November 2015.

Annualized premium^{*1} of new business in the month of November 2015 was 104 million yen (115% of November 2014). The number of applications was 3,048 (106% of November 2014), with the number of new business at 2,255 (122% of November 2014). Accordingly, annualized premium^{*1} of policies-in-force was 9,153 million yen. The number of policies-in-force as of the end of November 2015 resulted in a total of 221,369, and sum insured of policies-in-force stands at 1,881,010 million yen.

In November 2015, insurance premiums and claims and benefits recorded 754 million yen (107% of November 2014) and 81 million yen (92% of November 2014), respectively.

Topics

- Nov. 12 Financial Results for 2Q of Fiscal 2015 Ending March 31, 2016
<http://pdf.irpocket.com/C7157/ByiD/ouLe/Os1E.pdf>
- European Embedded Value as of September 30, 2015
<http://pdf.irpocket.com/C7157/ByiD/ouLe/nkD3.pdf>
- Election of Executive Officers and Changes in Organization
<http://pdf.irpocket.com/C7157/ByiD/ouLe/UleL.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)	Nov. 2015	Nov. 2014
Number of applications	3,048	2,863
Number of new business	2,255	1,841
Sum insured of new business ^{*3} (million yen)	13,868	15,582
Annualized premium ^{*1} (million yen)	104	90
- excl. death coverage (million yen)	62	46

Number of new business (accumulated total)	Apr. 2015 – Nov. 2015	Apr. 2014 – Nov. 2014
Number of applications	21,428	25,954
Number of new business	15,851	19,011
Sum insured of new business ^{*3} (million yen)	114,684	153,726
Annualized premium ^{*1} (million yen)	757	889
- excl. death coverage (million yen)	415	463

Number of policies-in-force	End of Nov. 2015	End of Nov. 2014
Number of policies-in-force	221,369	211,346
- “Kazoku”: Term Life	115,808	109,849
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical ^{*4}	67,067	64,376
- “Jibun Plus”: Term Medical Care	11,371	12,134
- “Hataraku Hito”: Long-Term Disability	27,123	24,987
Sum insured of policies-in-force ^{*3} (million yen)	1,881,010	1,788,179
Annualized premium ^{*1} (million yen)	9,153	8,548
- excl. death coverage (million yen)	4,140	3,837

Insurance premiums and claims (million yen)	Nov. 2015	Nov. 2014
Insurance premiums	754	706
Insurance claims and benefits	81	88

*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 November 2015, the number of policies-in-force of Whole-life Medical “Jibun” is 53,712, New “Jibun” is 8,140, and New “Jibun” for Women is 5,215. As of the end of November 2014, that of Whole-life Medical “Jibun” is 58,656, New “Jibun” is 3,476, and New “Jibun” for Women is 2,244.

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