## **NEWS RELEASE**



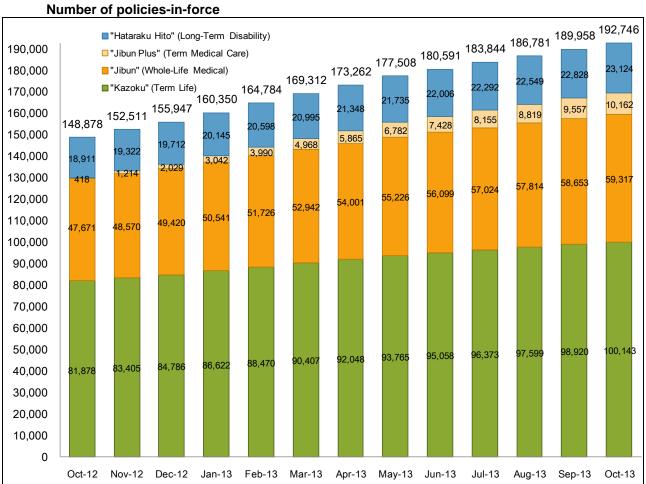
November 8, 2013 Daisuke Iwase, President & COO LIFENET INSURANCE COMPANY (Securities Code: 7157, TSE Mothers)

### October 2013: MONTHLY DISCLOSURE Policies-In-Force of Term Life "Kazoku" Exceeded 100,000

TOKYO, November 8, 2013 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: http://ir.lifenet-seimei.co.jp/en/) announces the monthly business performance for October 2013.

The number of applications in the month of October was 4,836 (75% of October 2012), with the number of new business at 3,896 (77% of October 2012). Accordingly, the number of policies-in-force as of the end of October 2013 resulted in a total of 192,746 and the number of policies-in-force of Term Life Insurance "Kazoku" exceeded 100,000. Annualized premium<sup>1</sup> of policies-in-force was 7,695 million yen and sum insured of policies-in-force stands at 1,631,935 million yen.

In October 2013, insurance premiums and claims and benefits recorded 634 million yen (126% of October 2012) and 94 million yen (218% of October 2012), respectively.



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 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)\*2

Number of new business (month)	Oct. 2013	Oct. 2012
Number of applications	4,836	6,423
Number of new business	3,896	5,075
Sum insured of new business <sup>*3</sup> (million yen)	27,127	38,616
Annualized premium <sup>*1</sup> (million yen)	141	204
- excl. death coverage (million yen)	72	102

Number of new business (accumulated total)	Apr. 2013 - Oct. 2013	May 2008 - Oct. 2013 <sup>*4</sup>
Number of applications	41,717	321,174
Number of new business	30,673	218,832
Sum insured of new business <sup>*3</sup> (million yen)	203,480	1,845,032
Annualized premium <sup>*1</sup> (million yen)	1,116	8,830
- excl. death coverage (million yen)	588	3,973

Number of policies-in-force		End of Oct. 2013	End of Oct. 2012
N	umber of policies-in-force	192,746	148,878
	- "Kazoku": Term Life	100,143	81,878
	- "Jibun": Whole-Life Medical	59,317	47,671
	- "Jibun Plus": Term Medical Care	10,162	418
	- "Hataraku Hito": Long-Term Disability	23,124	18,911
Sı	um insured of policies-in-force <sup>*3</sup> (million yen)	1,631,935	1,344,105
Ar	nnualized premium <sup>*1</sup> (million yen)	7,695	6,125
	- excl. death coverage (million yen)	3,423	2,611

Insurance premiums and claims (million yen)	Oct. 2013	Oct. 2012
Insurance premiums	634	502
Insurance claims and benefits	94	43

\*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 polices-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

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#### Topics

Oct. 1	Top in Oricon Client Satisfaction Rankings 2014 in the Medical Insurance Category http://pdf.irpocket.com/C7157/GpH7/edqG/kvj4.pdf
Oct. 1	Awarded the 2013 Good Design Award Life Insurance Applications Service Offered via Smartphones <u>http://pdf.irpocket.com/C7157/GpH7/edqG/JkL7.pdf</u>
Oct. 2	Policies-in-force achieved 190,000 http://pdf.irpocket.com/C7157/GpH7/h319/XeY1.pdf
Oct. 23	Opened a new type of website "SETSUYAQUEST" that involves user participation (Japanese Only) <a href="http://www.lifenet-seimei.co.jp/newsrelease/2013/5077.html">http://www.lifenet-seimei.co.jp/newsrelease/2013/5077.html</a>
Oct. 28	Renewed Smartphone Site http://pdf.irpocket.com/C7157/GpH7/Vtu0/oPyP.pdf
Oct. 30	New Life Insurance Joint Venture in Korea Acquires Formal License http://pdf.irpocket.com/C7157/GpH7/z4sk/utkA.pdf

#### 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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