

January 8, 2016
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LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

December 2015: MONTHLY DISCLOSURE
Annualized premium of new business was 114 million yen, 107% of December 2014

TOKYO, January 8, 2016 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for December 2015.

Annualized premium^{*1} of new business in the month of December 2015 was 114 million yen (107% of December 2014). The number of applications was 2,839 (109% of December 2014), with the number of new business at 2,416 (116% of December 2014). Accordingly, annualized premium^{*1} of policies-in-force was 9,221 million yen. The number of policies-in-force as of the end of December 2015 resulted in a total of 222,604, and sum insured of policies-in-force stands at 1,889,097 million yen.

In December 2015, insurance premiums and claims and benefits recorded 763 million yen (107% of December 2014) and 71 million yen (111% of December 2014), respectively.

Topics

- Dec. 1 Lifenet has been awarded Number 1 in Oricon Client Satisfaction Rankings in the Overall Life Insurance Category for 2nd Consecutive Year
<http://pdf.irpocket.com/C7157/OumS/kZZX/OVp7.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)	Dec. 2015	Dec. 2014
Number of applications	2,839	2,612
Number of new business	2,416	2,084
Sum insured of new business ^{*3} (million yen)	15,527	17,764
Annualized premium ^{*1} (million yen)	114	107
- excl. death coverage (million yen)	68	54

Number of new business (accumulated total)	Apr. 2015 – Dec. 2015	Apr. 2014 – Dec. 2014
Number of applications	24,267	28,566
Number of new business	18,267	21,095
Sum insured of new business ^{*3} (million yen)	130,211	171,490
Annualized premium ^{*1} (million yen)	872	996
- excl. death coverage (million yen)	484	517

Number of policies-in-force	End of Dec. 2015	End of Dec. 2014
Number of policies-in-force	222,604	212,304
- “Kazoku”: Term Life	116,340	110,436
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical ^{*4}	67,395	64,733
- “Jibun Plus”: Term Medical Care	11,306	12,060
- “Hataraku Hito”: Long-Term Disability	27,563	25,075
Sum insured of policies-in-force ^{*3} (million yen)	1,889,097	1,798,389
Annualized premium ^{*1} (million yen)	9,221	8,611
- excl. death coverage (million yen)	4,182	3,866

Insurance premiums and claims (million yen)	Dec. 2015	Dec. 2014
Insurance premiums	763	712
Insurance claims and benefits	71	64

*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 December 2015, the number of policies-in-force of Whole-life Medical “Jibun” is 53,327, New “Jibun” is 8,564, and New “Jibun” for Women is 5,504. As of the end of December 2014, that of Whole-life Medical “Jibun” is 58,286, New “Jibun” is 3,938, and New “Jibun” for Women is 2,509.

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