

December 7, 2018  
Ryosuke Mori, President  
LIFENET INSURANCE COMPANY  
(Securities Code: 7157, TSE Mothers)

## November 2018: MONTHLY DISCLOSURE

**Annualized premium of new business was 243 million yen, 168% of November 2017**

TOKYO, December 7, 2018 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President Ryosuke Mori, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for November 2018.

Annualized premium\*<sup>1</sup> of new business in the month of November 2018 was 243 million yen (168% of November 2017), and the number of new business was 5,750 (171% of November 2017). Annualized premium\*<sup>1</sup> of new business for the first eight months of fiscal 2018 was 1,731 million yen, and exceeded that for the whole of fiscal 2017.

Accordingly, annualized premium\*<sup>1</sup> of policies-in-force was 12,363 million yen. The number of policies-in-force as of the end of November 2018 resulted in a total of 292,159, and sum insured of policies-in-force stands at 2,204,082 million yen.

In November 2018, insurance premiums and claims and benefits recorded 1,000 million yen (114% of November 2017) and 275 million yen (217% of November 2017), respectively.

### Topics

- Nov.12 Financial Results for 2Q of Fiscal 2018 Ending March 31, 2019  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20181112435259/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20181112435259/pdfFile.pdf)
- European Embedded Value as of September 30, 2018  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20181112435268/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20181112435268/pdfFile.pdf)
- Announcement of New Management Policy  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20181112435278/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20181112435278/pdfFile.pdf)
- Revision of Business Forecast for Fiscal 2018 Ending March 31, 2019  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20181112435310/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20181112435310/pdfFile.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 <https://ir.lifenet-seimei.co.jp/en/company/manifesto.html>)

## Number of new business, policies-in-force and premiums and claims (preliminary report)<sup>\*2</sup>

Number of new business (month)	Nov. 2018	Nov. 2017
Number of new business	5,750	3,370
Sum insured of new business <sup>*3</sup> (million yen)	29,487	15,193
Annualized premium <sup>*1</sup> (million yen)	243	144
- excl. death coverage (million yen)	144	96

Number of new business (accumulated total)	Apr. 2018 - Nov. 2018	Apr. 2017 - Nov. 2017
Number of new business	40,187	23,375
Sum insured of new business <sup>*3</sup> (million yen)	215,175	113,210
Annualized premium <sup>*1</sup> (million yen)	1,731	1,031
- excl. death coverage (million yen)	1,020	667

Number of policies-in-force	End of Nov. 2018	End of Nov. 2017
Number of policies-in-force	292,159	253,191
- Term Life <sup>*4</sup>	143,342	127,585
- Whole-life Medical <sup>*4</sup>	82,264	74,156
- Term Medical Care <sup>*4</sup>	9,646	10,094
- Long-term Disability <sup>*4</sup>	47,338	39,829
- Cancer <sup>*4</sup>	9,569	1,527
Sum insured of policies-in-force <sup>*3</sup> (million yen)	2,204,082	2,017,953
Annualized premium <sup>*1</sup> (million yen)	12,363	10,690
- excl. death coverage (million yen)	6,188	5,169

Insurance premiums and claims (million yen)	Nov. 2018	Nov. 2017
Insurance premiums	1,000	875
Insurance claims and benefits	275	126

- \*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: Term Life insurance: *Kazoku* and *au Term Insurance*, Whole-life Medical insurance: *Jibun*, *New Jibun*, *New Jibun for Women*, *au Medical Insurance* and *au Medical Insurance for Women*, Term Medical Care insurance: *Jibun Plus*, Long-term Disability insurance: *Hataraku-Hito*, *Hataraku-Hito 2* and *au Long-term Disability Insurance*, Cancer insurance: *Double Yell* and *au Cancer insurance*.

Contact:  
Investor Relations, Corporate Planning Department  
Tel: +81-3-5216-7900  
e-mail: [ir@lifenet-seimei.co.jp](mailto:ir@lifenet-seimei.co.jp)

*Disclaimer: This is a summarized translation of the original Japanese document, prepared and provided solely for readers' convenience. In case of any discrepancy or dispute, the Japanese document prevails.*