

December 6, 2019  
Ryosuke Mori, President  
LIFENET INSURANCE COMPANY  
(Securities Code: 7157, TSE Mothers)

## **November 2019: MONTHLY DISCLOSURE**

**Annualized premium of new business was 261 million yen, 108% of November 2018**

TOKYO, December 6, 2019 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President Ryosuke Mori, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for November 2019.

Annualized premium<sup>\*1</sup> of new business in the month of November 2019 was 261 million yen (108% of November 2018), and the number of new business was 6,389 (111% of November 2018).

Accordingly, annualized premium<sup>\*1</sup> of policies-in-force was 14,602 million yen. The number of policies-in-force as of the end of November 2019 resulted in a total of 344,185, and sum insured of policies-in-force stands at 2,457,252 million yen.

In November 2019, insurance premiums and claims and benefits recorded 1,181 million yen (118% of November 2018) and 169 million yen (61% of November 2018), respectively.

### **Topics**

- Nov. 12      Financial Results for 2Q of Fiscal 2019 Ending March 31, 2020  
<https://ir.lifenet-seimei.co.jp/en/library/earnings.html>
- Revision of Business Forecast for Fiscal 2019 Ending March 31, 2020  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20191112424672/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20191112424672/pdfFile.pdf)
- Lifenet Launches New Whole-life Medical Products Jibun 3 and Jibun 3 for Women  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20191112424762/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20191112424762/pdfFile.pdf)
- Lifenet Concludes Business Alliance Agreement with Insurtech Provider justInCase, Inc.  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20191112424731/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20191112424731/pdfFile.pdf)
- Nov. 18      Lifenet's Contact Center and Website Awarded 3 Stars in the HDI Benchmarking for the 7th Time  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20191118428266/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20191118428266/pdfFile.pdf)
- Nov. 25      Notice of Changes to Capital and Business Alliance Agreement  
[https://file.swcms.net/file/lifenet-seimei/en/news/index/auto\\_20191125430196/pdfFile.pdf](https://file.swcms.net/file/lifenet-seimei/en/news/index/auto_20191125430196/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. 2019	Nov. 2018
Number of new business	6,389	5,750
Sum insured of new business <sup>*3</sup> (million yen)	31,458	29,487
Annualized premium <sup>*1</sup> (million yen)	261	243
- excl. death coverage (million yen)	158	144

Number of new business (accumulated total)	Apr. 2019 - Nov. 2019	Apr. 2018 - Nov. 2018
Number of new business	51,368	40,187
Sum insured of new business <sup>*3</sup> (million yen)	256,543	215,175
Annualized premium <sup>*1</sup> (million yen)	2,172	1,731
- excl. death coverage (million yen)	1,299	1,020

Number of policies-in-force	End of Nov. 2019	End of Nov. 2018
Number of policies-in-force	344,185	292,154
- Term Life <sup>*4</sup>	166,186	143,339
- Whole-life Medical <sup>*4</sup>	94,722	82,262
- Term Medical Care <sup>*4</sup>	9,221	9,646
- Long-term Disability <sup>*4</sup>	52,793	47,338
- Cancer <sup>*4</sup>	21,263	9,569
Sum insured of policies-in-force <sup>*3</sup> (million yen)	2,457,252	2,204,064
Annualized premium <sup>*1</sup> (million yen)	14,602	12,363
- excl. death coverage (million yen)	7,460	6,188

Insurance premiums and claims (million yen)	Nov. 2019	Nov. 2018
Insurance premiums	1,181	1,003
Insurance claims and benefits	169	275

\*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*.

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