

December 26, 2025

To our Stakeholders

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Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Summary of Monthly Business Results for November 2025

In November, face-to-face sales in the insurance agency business decreased by 7% from the previous month and decreased by 16% from the same month last year. Collaborative sales increased by 8% from the previous month and decreased by 4% from the same month last year. Non-face-to-face sales decreased by 9% from the previous month and decreased by 53% from the same month last year. As a result, total ANP decreased by 5% from the previous month and decreased by 18% from the same month last year.

In the ASP business, the number of IDs for “GOYOKIKI”, a customer management system for insurance agents, and “DECHI”, the application common platform system, increased from the previous month, and from the same month last year.

【Insurance Agency Business】

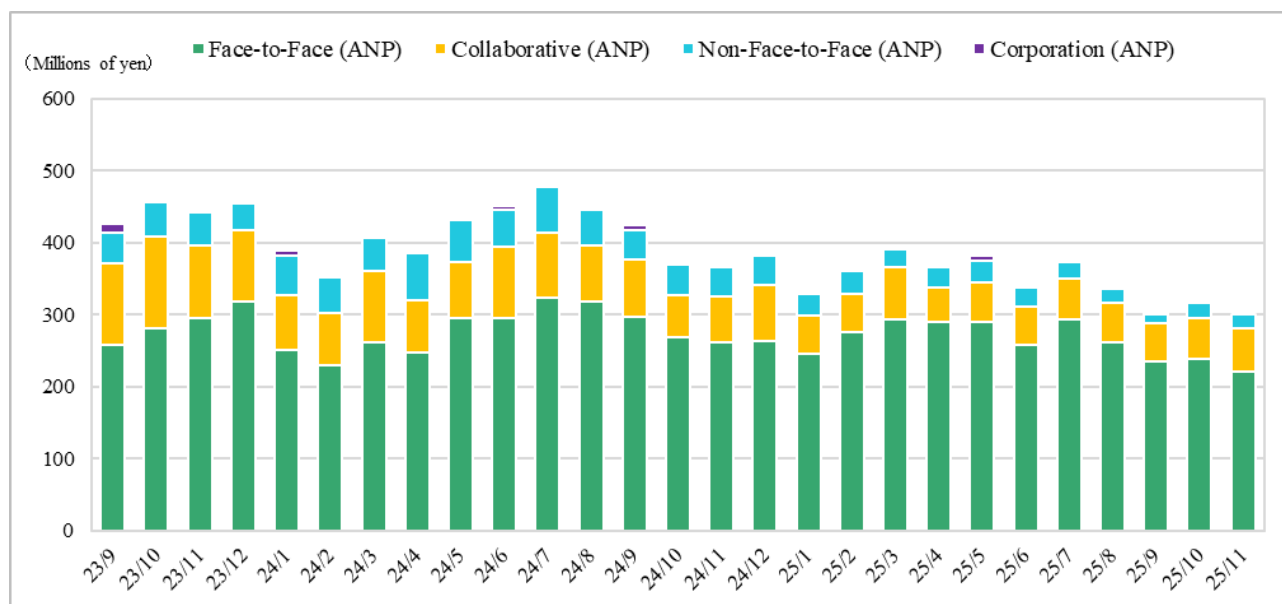
	Application ANP	
	Month-on-Month comparison (% increase/decrease)	Year-on-Year comparison (% increase/decrease)
Face-to-face sales (including online interviews)	▲ 7%	▲ 16%
Collaborative sales	+ 8%	▲ 4%
Non-face-to-face sales(paper mail order and online completion)	▲ 9%	▲ 53%
Total ANP	▲ 5%	▲ 18%

*This summary of business results is a preliminary report.

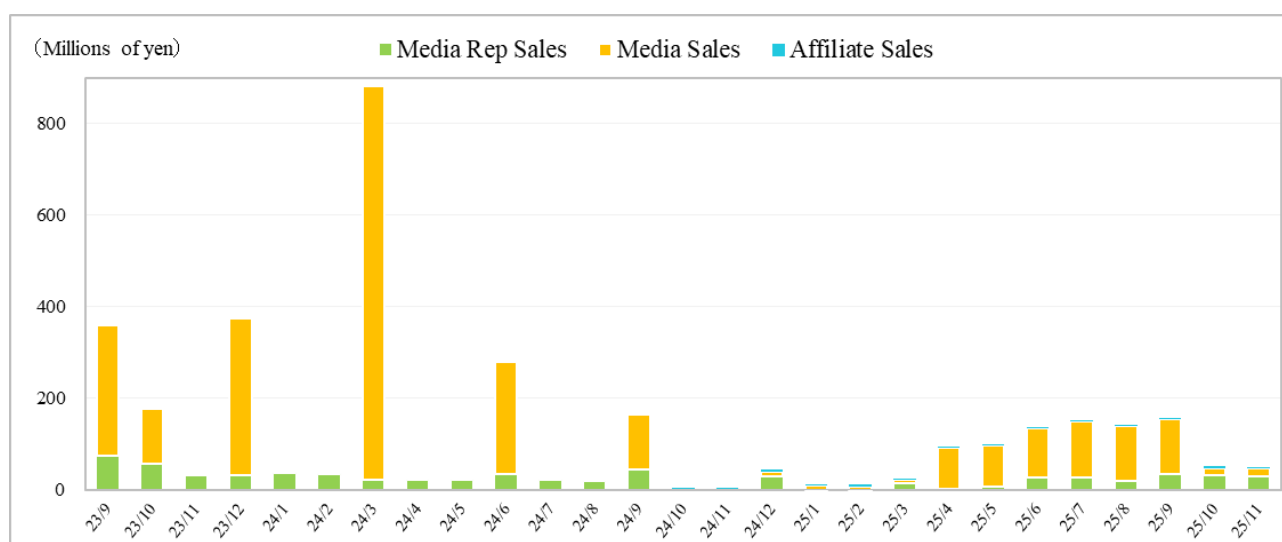
*The “Corporation” column is not shown separately due to its extremely small share in the total. (The total is reflected in the total.)

*ANP refers to the annualized premium for new policies. In the case of a monthly premium of 5,000 yen, ANP is 60,000 yen. For insurance products with one-time payment, premiums are adjusted to an amount equivalent to ANP.

* Application ANP relates to a contract on behalf of or mediated by the Company, and differs from the ANP actually contracted for.



【Media Business / Media Rep Business】



*From October 2024, performance-based sales are included in media sales/media rep sales as affiliate sales.

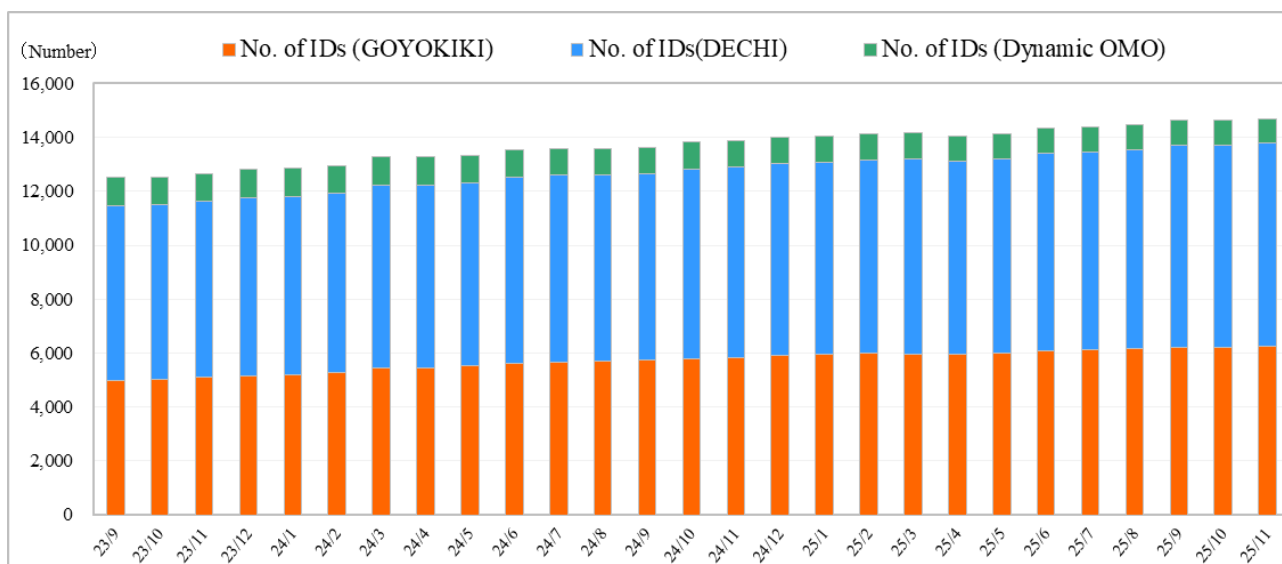
【ASP Business】

	Total number of IDs	Month-on-Month comparison (Number of cases)	Year-on-Year comparison (Number of cases)
GOYOKIKI	6,247	+ 38	+ 432
DECHI	7,544	+ 25	+ 473
Dynamic OMO	895	▲ 1	▲ 81

*Total number of IDs may vary due to retroactive applications and cancellations.

**“GOYOKIKI” is a customer management system that we developed in 1999 and have been improving for over 25 years. We have been using this system for many years and have improved it from the user's point of view, and since 2018 we have been offering it to external parties at a low cost.

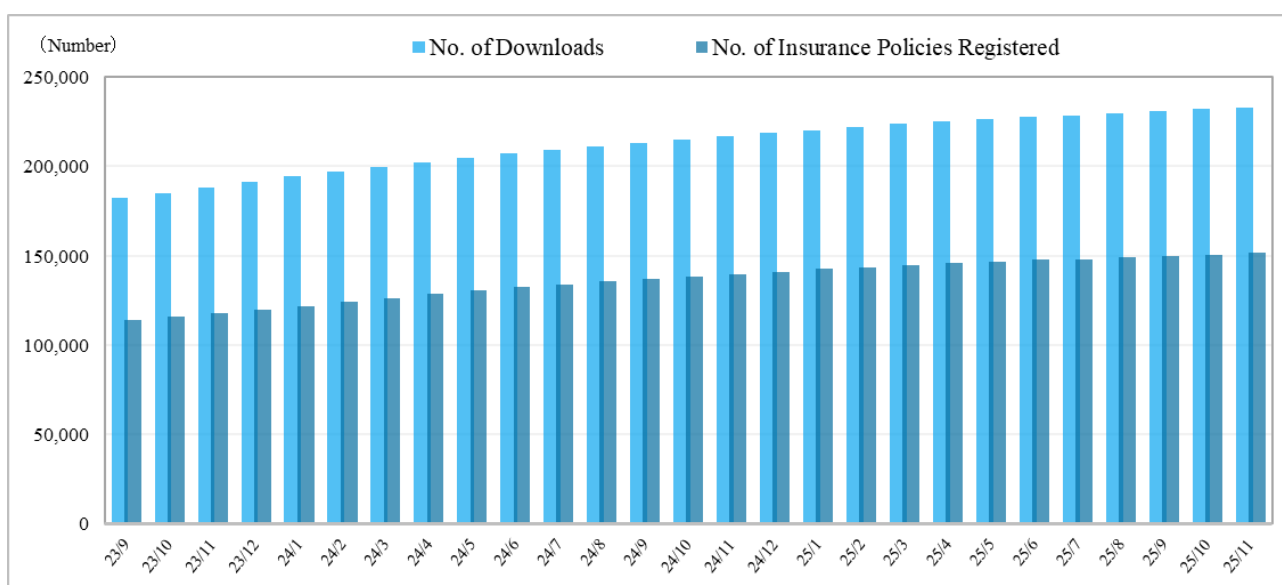
**“DECHI” is a tool that semi-automatically links customer information entered into the customer management system to the systems of various insurance companies, supporting the quick and accurate creation of insurance application forms and design documents.



【Insurance Policy Management Application folder】

“folder” is an insurance policy management application developed by our company that not only registers and manages insurance policies with OCR functionality, but also implements various functions such as sharing policy information with family members and loved ones and diagnosing excess or deficiency of coverage by linking insurance company contact information.

	Cumulative total	Month-on-Month comparison (Number of cases)	Year-on-Year comparison (Number of cases)
Number of downloads	232,919	+ 984	+ 16,067
Number of insurance policies registered	151,398	+ 796	+ 11,596



• APPENDIX

