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JBR

JAPAN BEST RESCUE SYSTEM

# Business Results Summary

## < FY2023/Q2 >

May 11, 2023

Japan Best Rescue System Co., Ltd.

# Index


| Theme | Page |
| --- | --- |
| Business Result | 1 - 4 |
| KPIs | 5 - 7 |
| Topics | 8 - 10 |
| FAQ | 11 |
| Data | 12 - 14 |


YouTube Briefing Available

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# Summary of 2Q Business Result (JPY million)

JBR JAPAN BEST RESCUE SYSTEM

## Operating Profit has increased by 116 % in essence

Recorded corporate tax – deferred relating to merger

| | FY21/Q2 | 22/Q2 | 23/Q2 | Compared with previous 2Q of FY ending September 2022 | |
|---|---|---|---|---|---|
| Sales | 6,637 | 8,806 | **9,208** | **+401**<br>**+4.6%** | **Historical Record High in 2Q financial results.**<br>Driven by steadily growing Insurance Business. |
| Operating Profit<br>(% sales ratio) | 672<br>(10.1%) | 738<br>(8.4%) | **725**<br>**(7.9%)** | **-12** | **Increase of burden for policy reserve of Insurance.**<br>Progressed beyond the forecast of business performance. |
| Ordinary Profit | 815 | 695 | **718** | **+22** | **Ordinary profit has increased as Non-operating profit and loss has been stabilized.**<br>**We have cancelled the contract for "Transaction to Acquire Own Shares at the Forward Price" which affected the business result of previous FY.** |
| 2Q (on accumulated basis) Net Profit<br>attributable to the owners of the Parent | 541 | 518 | **322** | **-195** | **Recorded adjusted amount of JPY 84 million by consolidating tax processing after merger.**<br>**The net profit was increased by JPY 53 million due to corporate tax-deferred in the previous FY by adopting revenue recognition standard** |
| Operating Profit<br>in essence<br>excluding policy reserve. | 665 | 784 | **910** | **+126**<br>**+16.1%** | **We could continue to keep the trend of operating profit increase in essence.**<br>**Policy reserve JPY 46 million in the previous FY → JPY 184 million in the current FY (the affected amount was increased by JPY 138 million)** |

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# Progress Toward Earnings Forecast (JPY million)

## Both sales and profits have exceeded the planned first half of FY ending September 2023

We aim at achieving the full-year plan and historical record highs for sales and operating profit.

| | FY22 Full Fiscal Year Actual Result | FY23 Full Fiscal Year Forecast | FY23 1st Half Forecast | FY23 1st Half Actual Result | **Progress for 1st Half Plan** | **Remarks on progress** |
|---|---|---|---|---|---|---|
| Sales | 17,810 | 18,300 | 9,075 | 9,208 | **101.5%** | **Sales has progressed beyond the plan mainly in Insurance Business. We aim at achieving the full-year plan and historical record highs for sales.** |
| Operating Profit | 1,459 | 1,650 | 620 | 725 | **117.1%** | **Operating profits of major 3 business segments have progressed beyond the plan. The burden of policy reserves will be reduced in the second half of FY, the part of ACTG※ were cancelled in the Membership business segment. We aim at achieving the planned operating profit on the consolidated basis.** |
| Ordinary Profit | 1,173 | 1,500 | 530 | 718 | **135.6%** | **Non-operating income has exceeded the planned level and is expected to progress on a stable basis in the second half of FY.** |
| Net Profit Attributable to the owners of the Parent | 437 | 950 | 310 | 322 | **104.1%** | **We have recorded unplanned special loss and corporate tax – deferred. This trend will continue in the second half of FY, although the impact shall be reduced, expecting some tax effect from loss carried forward of ACTG.** |

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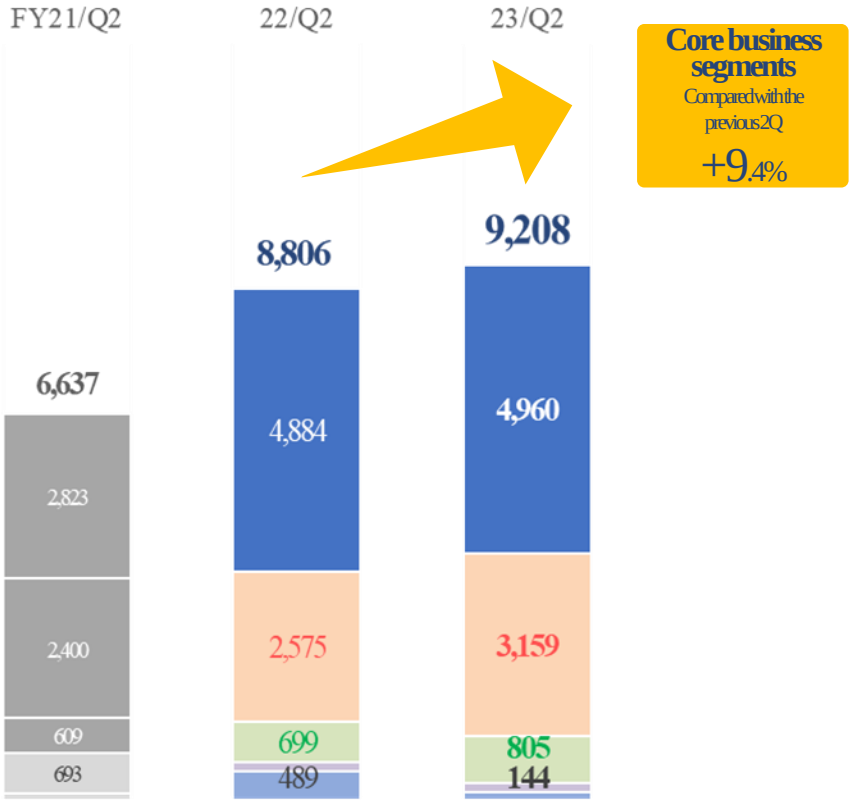
*(former) Actcall Co., Ltd. ・ (former) TSUNAGU Co. Ltd.

# Sales (JPY million)

## Insurance business segment has continued to be in a good shape and the sales of all stock type business have increased.

We could achieve the increase of sales due to the growth of major business segments offsetting the decline of sales in emergency business segment.




**Core business segments**
Compared with the previous 2Q
+9.4%

| | FY21/Q2 | 22/Q2 | 23/Q2 |
|---|---|---|---|
| Core business | 5,833 | 8,159 | **8,925** |
| Compared with previous 2Q | +11.4% | +39.9% | **+9.4%** |
| Proportion of core business | 87.9% | 92.6% | **96.9%** |

**Difference compared with previous 2Q** **+401**

| | | | |
|---|---|---|---|
| Membership | +75 +1.6% | +162 | Increase of members in major Membership Service business segment. |
| | | -86 | Decrease of members due to the liquidation of unprofitable ACTG business |
| Insurance | +583 +22.7% | | The acquisition of the insured persons has steadily progressed. |
| Warranty | +106 +15.2% | | Net increase due to the acquisition of members. |
| Others | -18 | | The impact of terminating COVID infection prevention business which was ended in the first half of FY2022. |
| Emergency | -345 | | We implemented business transfer of ACTG at the end of November, of FY2022. |
| Adjusted amount | -0 | | |

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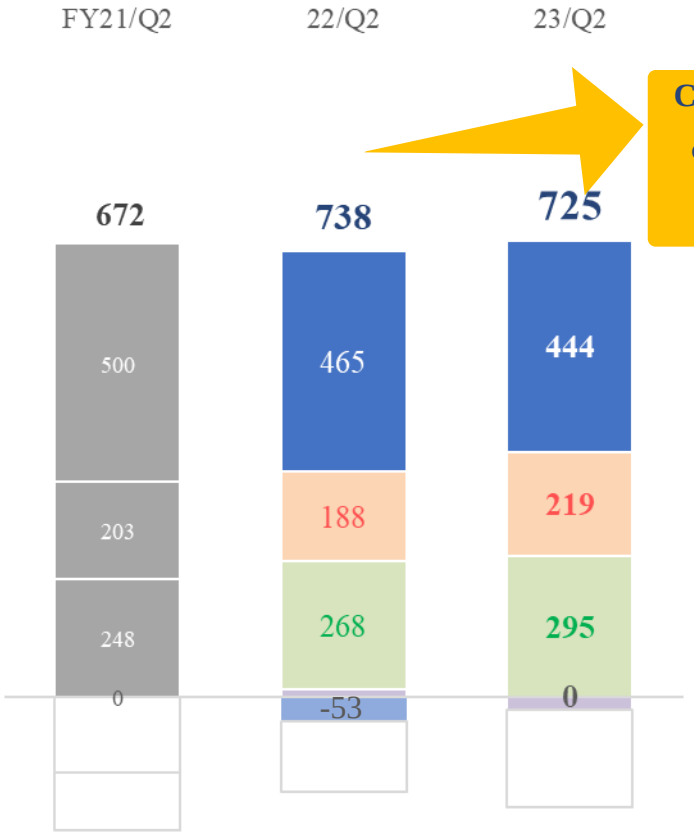
# Operating Profit(JPY million)

## Operating profit of each business segments has progressed beyond the decreased plan.

Allocation burden has increased in the emergency business segment, in addition to the expense for digital transformation of receiving phone calls in the membership business segment.




Core business segments
Compared with the previous 2Q
+4.0%

| | FY21/Q2 | 22/Q2 | 23/Q2 |
|---|---|---|---|
| Core business | 952 | 922 | **959** |
| Compared with previous 2Q | +7.8% | -3.2% | **+4.0%** |
| Proportion of core business | 141.7% | 125.0% | **132.2%** |

**Difference compared with previous 2Q** **-12**

| | | | |
|---|---|---|---|
| Membership | -20 -4.5% | +74 | Growth of major services |
| | | -94 | Booked the cost of strengthening the function of receiving incoming phone calls such as adding the function of receiving customer request via LINE. Increase of allocation burden |
| Insurance | +31 +16.7% | +170 | Income has expanded by acquiring the insured persons. |
| | | -138 | Allowance for policy reserves has increased in line with the acceleration of pace for acquiring the insured persons. <FY22> -JPY46 million → <FY23> -JPY184million |
| Warranty | +26 +9.8% | | Income has expanded due to the acquisition of members. |
| Others | -44 | | The impact of terminating COVID infection prevention business which was ended in the first half of FY2022. |
| Emergency | +53 | | No occurrence of sales, cost of goods sold and allocation due to business transfer. |
| Adjusted amount | -58 | | Increase of common expense at the initial stage of corporate merger and split, in which the efficiency has been improved. |

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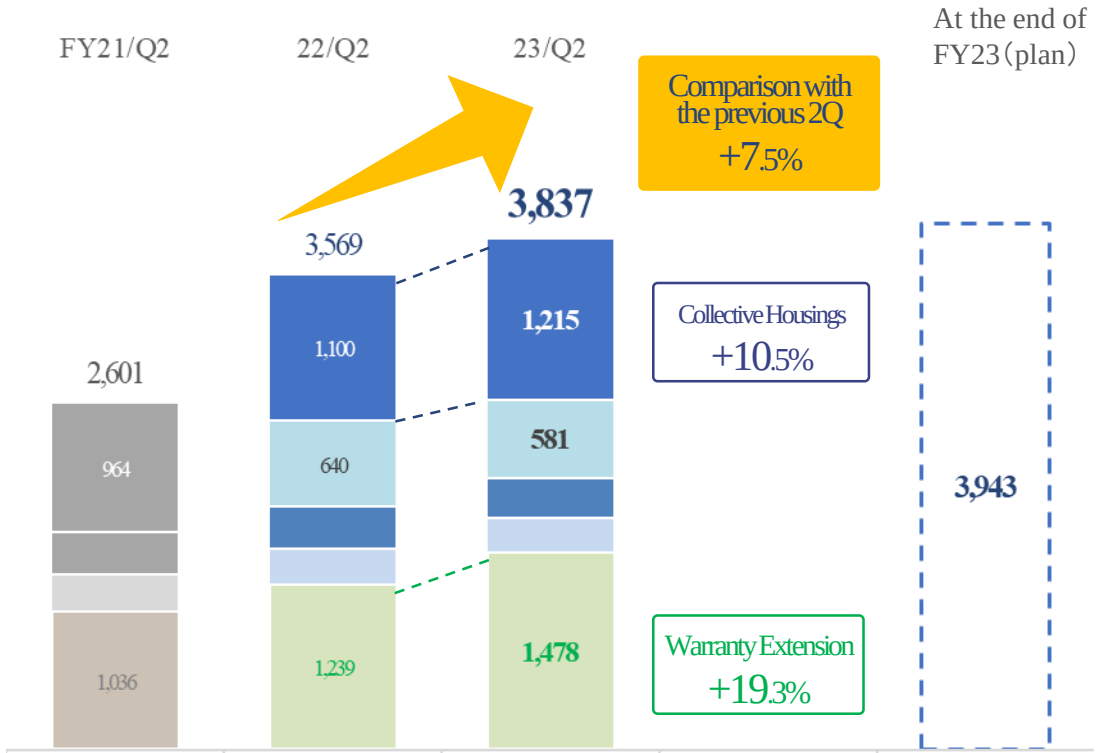
# It has continued to grow with the focus on collective housing and warranty extension business.

The number of members for ACTG has decreased due to promotion of unprofitable business.

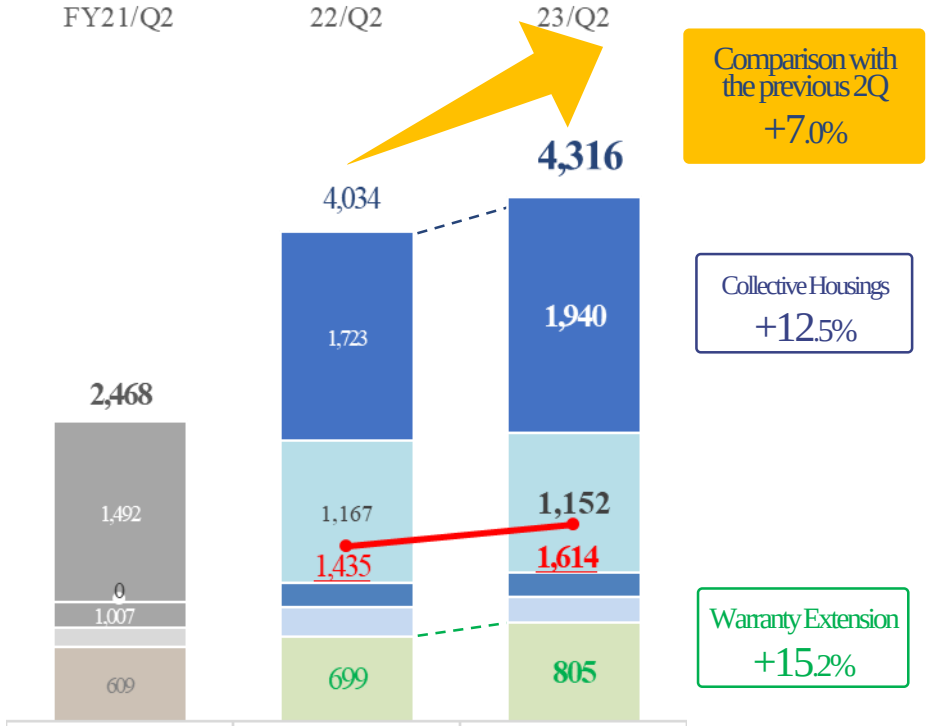
## Number of Members (unit: thousand people)

Steadily increased the number of members.




## Revenue of membership fees and expense for dispatching service staffs (JPY million)

Both membership income and expense for dispatching handymen have increased. We have promoted cost reduction of dispatching handymen.




※ Acquisition effect of ACTG will be realized from FY22

< Explanatory note >

| Collective Housings | ACTG | University | Others |
|---|---|---|---|
| Daily Life Troubles | | | |

Warranty Extension

Expense for dispatching service staffs

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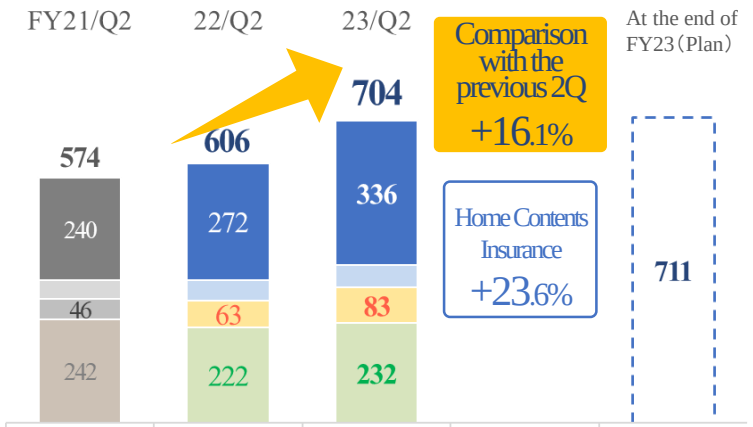
# Insurance Business Segment

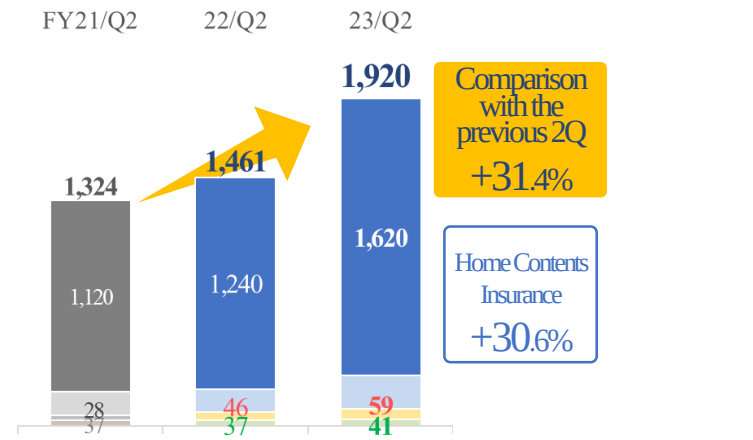
## Steadily acquiring the insured persons. High growth of insurance premium income with more than 30% increase comparing with the previous corresponding period.

The impact of policy reserves is expected to decrease as the special demand has peaked out.

### Number of Insured Persons (unit: thousand people)




### Revenue of Insurance Premium (JPY million)

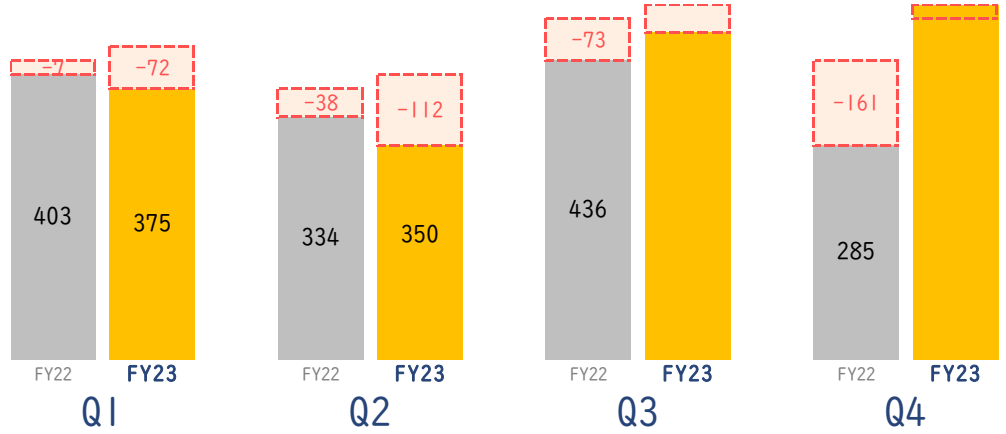



< Explanatory note > Home Contents Insurance / Others / Smart Phones / Sports Club

### Impact of policy reserve on consolidated operating profit (JPY million)

The pace of growth has been rapidly accelerated by special demand* and the policy reserve has increased. As a result, we had negative impact on consolidated operating profit for 1 year period between 3Q of FY2022 to 2Q of FY 2023.

⇒ Such impact is expected to decrease starting from 3Q of FY2023.




*The pace for acquiring the insured persons has rapidly accelerated as we have succeeded agencies of other company which withdrew from the business in April 2022. The effect from such succession has continued for 1 year period.

< Explanatory note > FY22 results / FY23 results / Insurance reserve Amount of effect / Operating profit (forecast)

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# Our "Best Rescue System" provides reassurance for 4.5 million+ subscribers. We will keep expanding both sales channels & service lineup to leave no one behind.

**Mission**

## We help people in need

**Vision**

## We create the Best Rescue System

The best framework and services
for reassuring people by getting close to their daily lives

**Value**

Be fair: Stay loyal to customers, colleagues, and yourselves
Be generous: Respect others, don't be conceited, be humble
Be a challenger: To cherish advancing ahead, not to be afraid of failure

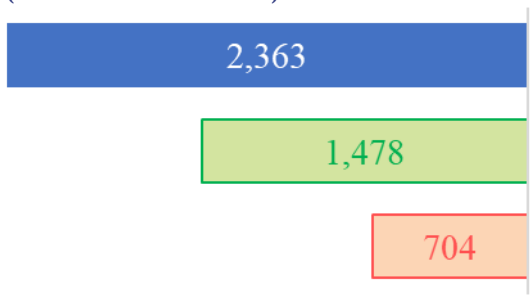
Service example



- **Troubleshooting service for daily life** (door keys, plumbing, windowpane, etc.)
- **Warranty extension service** for home appliances
- **Insurance service** offering a variety of unique products

### Subscribers

**4,545k**
**(As of the end of March 2023)**




### People we helped

**179,272cases**
**(For the six months ended March 2023)**

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# We have promoted PMI for both business operation and sales aspects.

We have aimed at maximizing the integration effect by utilizing and consolidating the strength of both companies.

| Items | Effort contents | Integration effect |
|---|---|---|
| **1. Improvement of call center operation** | By setting cost per hour (CPH) for telephone operator per hour as KPI, we shall try to improve it with the benchmark of 5.0.<br>We shall intend to improve the efficiency of telephone calls by making use of JBR's operation manual such as reducing the frequency of making telephone calls and and the number of work process within operation of business. | <ACTG CPH><br>Before acquisition 1.4<br>FY23 2.0(operational improvement up to now)<br>FY25 5.0(system integration ＋operational integration)<br><br><Effect of improving profitability><br>JPY 200 million is expected after complete merger. |
| **2. System integration** | As JBR and ACTG are currently operating business based on its own system separately, we are working on integration covering acceptance to core system. We intend to strengthen the framework of call center by unifying its operation, in addition to reduction of system maintenance expense, efficiency enhancement and function improvement. We are scheduled to complete transition in June 2025. | |
| **3. Integration of administrative divisions** | We have unified administrative department in April 2023.<br>We intend to work forward to further reduce the number of processes for administrative works and right-size its operation. | ＜Profit improvement effect><br>We expect to have JPY 50 million on annual basis even for initial stage of integration. |
| **4. Liquidation of unprofitable business** | We have implemented price negotiation on unprofitable transaction by each business counterpart and ensured that the profitability is maintained although the number of members and sales declined.<br>The cancellation has partially occurred apart from negotiation on unprofitable transaction, which shall have negative impact on the profit of the second half of FY. | |
| **5. Strengthening sales force** | As we have expanded our market share and competitive edge in property rental market, we work ahead to promote marketing measures such as acquiring new outsourcing network with leading companies, developing new services and expanding cross-selling. | |
| **6. Improvement of membership renewal rate.** | As we have difference in membership renewal ratio (ACTG:45％ vs. JBR:30％), we aim at improving the renewal ratio of member service by making use of the measure of ACTG. | <Profit improvement effect><br>max. JPY 36 million on annual basis |

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# Horizontal expansion of existing produce to new markets and the expansion into the market of owner-occupied house has been accelerated.

Steadily progressing more than 20 transactions under the negotiation with ITOCHU Corporation

## New Business Alliance

| Timing of announcement | Business Partner / Industry | Type of service | Size |
|---|---|---|---|
| Already announced | JAF | Daily Life Troubles | 21 million cases |
| | Century 21 | Daily Life Troubles | 229,000 cases |
| | Housedo | Daily Life Troubles | - |
| | Tohoku Electric Power | Daily Life Troubles | 7.9 million cases |
| | LIVING HOUSE | Daily Life Troubles | - |
| In the near future | Large firm on social infrastructure | Daily Life Troubles | - |
| | Major real estate broker | Daily Life Troubles | - |
| | ITOCHU Group | Daily Life Troubles | - |

## Alliance partnership with LIVING HOUSE, furniture & interior shop

We had alliance partnership with LIVING HOUSE with 35 shop networks in shopping malls such as Lalaport across Japan to provide our service for solving daily life troubles to the customers visiting shops.

<Services to be provided>

- Support to solve daily life troubles and repair service
- JPY 10,000 coupon to be used at shops and extension of warranty on furniture.
- Preferential discount on dining and travel for members and convenience service for daily life such as housekeeping service.

## Direction of developing new projects

| Service | Direction |
|---|---|
| Daily Life Troubles | Promoting digital transformation on operation and data utilization.<br>Reducing the cost for decreasing the number of incoming-calls in addition to improvement of convenience. |
| Warranty Extension | Focusing on marketing towards housing & facility manufacturers<br>Seeking for efficient sales expansion by grabbing the upstream of commercial flow. |
| Insurance | New product development by utilizing alliance partnership.<br>We have developed large-lot sales channel with ITOCHU Corporation and Mini Mini, |
| Last Mile | New service development by utilizing existing infrastructure.<br>Government service support, home inspection, service for watching-over elderly persons, bicycle after-service, service for collecting second hand mobile phones., etc. |

### <What is JAF? >

Japan Automobile Federation (JAF) is a generally incorporated association affiliated with FIA (Fédération Internationale de l'Automobile). JAF is providing quality road service performance & extensive membership benefits to more than 21 million members with over 50 years in Japan.

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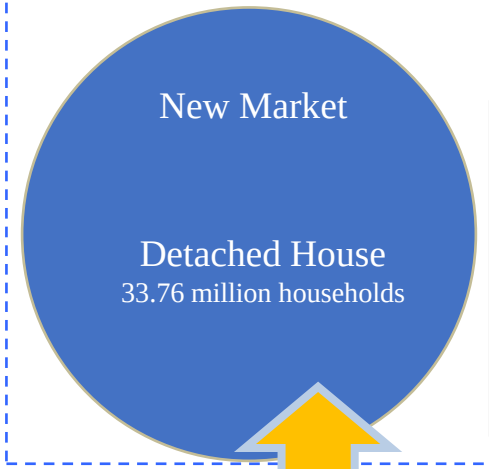
# Steadily progressing to deploy strategy in the New Market of detached houses.

Moving ahead with two strategies; partnership with real estate brokerage firms and with firms such as JAF which have high affinity with detached houses.

## Deployment Strategy ① Real Estate Brokerage Firms

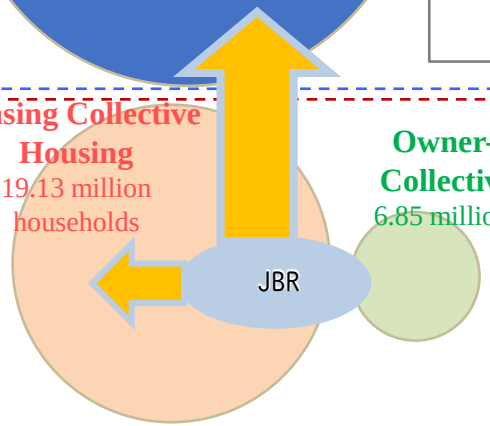
Moving forward to partner with major real estate brokerage firms.

**Blue Ocean Strategy in the less competitive market in providing services.**




Progress on having alliance partnership with real estate brokers

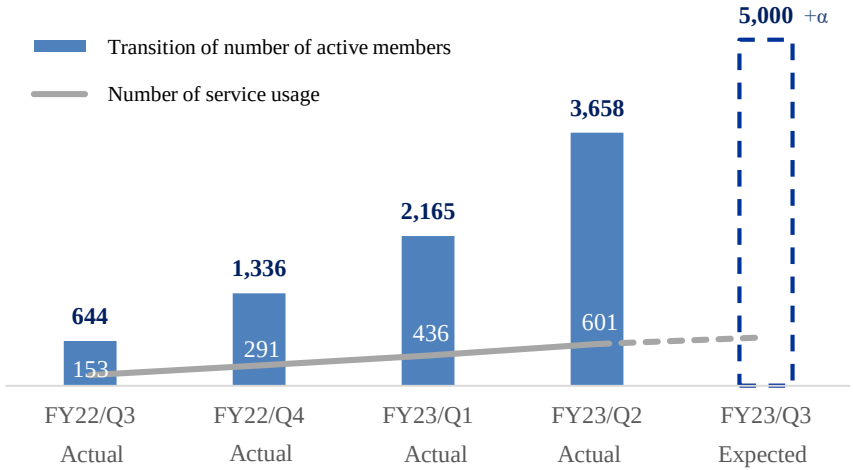
| | |
|---|---|
| Sep. 2022: | Partnered with Century 21 |
| Dec. 2022: | Partnered with House Do |
| Q4 of 2023: | Scheduled to partner with one of the major real estate brokers. |



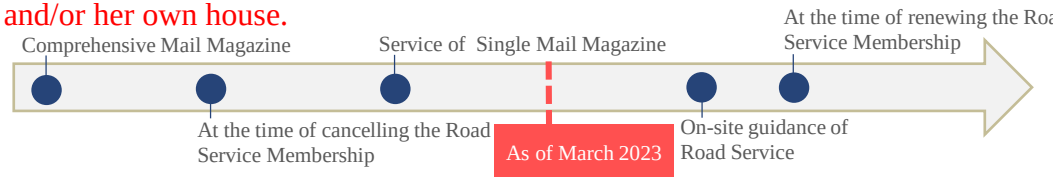

**Strategy to compete in the market in which competitors are also offering the similar service and expand our market share.**

## Deployment Strategy ② JAF

Deployed this strategy of JAF offering services which has high




90% of Member of "JAF Home Life Support" are composed of middle-aged people of more than 40 years old and out of which more than 80% are owning his and/or her own house.




We have realized the assured demand through the increase of service usage and the customer satisfaction survey. The number of members has been increasing at the pace exceeding the planed level, as it is linking to the expansion of appeal medium and size.

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# FAQ

## 1.How do you review your firs half of FY ?

We have achieved the budgets in both sales and profit above the planned level. Although we had profit reduction plan, we could move forward the content which was incorporated in the initial plan due to the impact of policy reserves through the special demand of insurance business and promoting digital transformation in membership business segment to be prepared for future and we believe that we have progressed in a steady manner.

## 2.What is unplanned corporate tax – deferred ?

We had negative impact on the net profit, as we have reversed deferred tax assets and the corporate tax – deferred for the current FY has increased through unifying the accounting methodology for tax treatment in line with the merger of ACTG.
We expect to have the impact of approx. JPY 40 million in the second half of FY, although the amount will decrease.

## 3.How is the progress of collecting second hand mobile phones ?

The number of second-hand mobile phones has been increasing over time by simplifying the collection operation.
We have begun to establish the collection channel of smart phones not only for personal use but also for corporate use.

## 4. What is the digital transformation in Membership Business ?

We have been dealing with customer request by phone with manned operators up to now. By dividing such incoming calls with IVR, we have commenced various channels for receiving customer requests such as voice bot, web form, text channel bot, manned chat, LINE depending on the trouble and needs of customer.
We are also considering to utilize generative AI such as ChatGPT.

## 5.Outlook for the second half of FY 2023 ?

Although we have change factor to increase or decrease sales and profit in our initial plan, we expect to achieve our forecast of business result as a whole.
The sales will decrease due to the impact of cancellation of contracts with ACTG, we intend to recover such decrease by reducing expense for outsourcing calls and related expense. On the other hand, the impact of policy reserves in Insurance Business will decrease, as a result the profit margin in Insurance Business is expected to increase.

## 6.Interim dividend payment ?

We shall implement the payment of JPY 9 per share as an interim dividend in line with our initial forecast which was disclosed on November 4, 2022.
We will do our utmost effort to focus on corporate development onward in the medium- and long-term and have the policy to continue to pay dividend on a stable basis.

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# Number of service contracts has continued to increase
# The aggregate amount of deferred income which can be booked as sales in the future has exceeded JPY 10 billion as stock.

| | FY19 | | | | FY20 | | | | FY21 | | | | FY22 | | | | FY23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (thousand) | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 |
| Number of service contracts | 2,531 | 2,583 | 2,428 | 2,482 | 2,508 | 2,605 | 2,867 | 2,950 | 3,049 | 3,176 | 3,243 | 3,940 | 4,005 | 4,175 | 4,271 | 4,292 | 4,361 | 4,545 |
| (JPY million) | | | | | | | | | | | | | | | | | | |
| Sales | 2,945 | 3,166 | 3,074 | 2,824 | 2,871 | 3,124 | 3,027 | 3,033 | 3,156 | 3,481 | 3,584 | 3,238 | 4,330 | 4,476 | 4,570 | 4,432 | 4,469 | 4,738 |
| Operating Profit | 352 | 386 | 385 | 513 | 307 | 343 | 398 | 318 | 375 | 296 | 452 | 283 | 403 | 334 | 436 | 285 | 375 | 350 |
| Ordinary Profit | 396 | 481 | 374 | 714 | 323 | 342 | 437 | 695 | 432 | 382 | 492 | 433 | 369 | 326 | 203 | 273 | 345 | 373 |
| Net Profit | 257 | 754 | 105 | 521 | 143 | 116 | 250 | 487 | 302 | 238 | 335 | -820 | 317 | 201 | -144 | 64 | 131 | 191 |
| EBITDA | 395 | 429 | 428 | 559 | 352 | 391 | 456 | 378 | 430 | 354 | 518 | 349 | 546 | 478 | 587 | 434 | 519 | 491 |
| (JPY million) | | | | | | | | | | | | | | | | | | |
| Total Assets | 14,728 | 14,865 | 17,599 | 18,761 | 19,075 | 19,518 | 20,146 | 21,204 | 21,494 | 22,249 | 22,903 | 28,175 | 27,694 | 28,276 | 29,080 | 27,884 | 27,357 | 28,201 |
| Liabilities | 8,703 | 10,549 | 9,905 | 10,657 | 10,810 | 12,964 | 12,835 | 13,296 | 13,551 | 13,954 | 14,546 | 16,507 | 16,763 | 17,445 | 18,165 | 17,081 | 17,161 | 17,781 |
| Deferred income total | 5,803 | 6,095 | 6,332 | 6,710 | 6,807 | 6,985 | 7,442 | 7,640 | 7,806 | 8,054 | 8,616 | 9,266 | 9,843 | 9,992 | 10,548 | 10,576 | 10,595 | 10,780 |
| Deferred income | 1,655 | 1,751 | 1,770 | 1,824 | 1,815 | 1,846 | 1,976 | 1,982 | 1,982 | 2,034 | 2,173 | 2,698 | 3,048 | 3,089 | 3,121 | 3,064 | 3,018 | 3,067 |
| Long-term deferred income | 4,148 | 4,343 | 4,561 | 4,885 | 4,992 | 5,138 | 5,465 | 5,657 | 5,823 | 6,019 | 6,443 | 6,567 | 6,794 | 6,903 | 7,426 | 7,511 | 7,577 | 7,713 |
| Net Assets | 6,024 | 6,926 | 7,693 | 8,104 | 8,265 | 6,553 | 7,310 | 7,907 | 7,942 | 8,295 | 8,357 | 11,668 | 10,930 | 10,831 | 10,914 | 10,802 | 10,196 | 10,419 |
| Equity Ratio | 40.8% | 39.5% | 42.5% | 42.1% | 41.7% | 32.0% | 34.7% | 35.8% | 35.5% | 35.8% | 35.0% | 40.2% | 38.2% | 36.5% | 34.4% | 35.4% | 33.4% | 32.7% |

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# Number of members has increased mainly in our major service segment.

| | FY19 | | | | FY20 | | | | FY21 | | | | FY22 | | | | FY23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (thousand) | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 |
| Number of members | 2,259 | 2,310 | 2,168 | 2,222 | 2,245 | 2,347 | 2,338 | 2,399 | 2,492 | 2,601 | 2,657 | 3,348 | 3,411 | 3,569 | 3,620 | 3,607 | 3,680 | 3,837 |
| Daily Life Troubles | 1,636 | 1,646 | 1,464 | 1,464 | 1,441 | 1,500 | 1,454 | 1,465 | 1,506 | 1,565 | 1,575 | 2,216 | 2,226 | 2,330 | 2,310 | 2,256 | 2,265 | 2,359 |
| Collective Housings | 840 | 865 | 854 | 870 | 864 | 909 | 897 | 913 | 930 | 964 | 1,009 | 1,020 | 1,038 | 1,100 | 1,106 | 1,122 | 1,140 | 1,215 |
| ACTG | - | - | - | - | - | - | - | - | - | - | - | 631 | 624 | 640 | 645 | 578 | 573 | 581 |
| University Students | 273 | 300 | 285 | 286 | 286 | 314 | 289 | 290 | 290 | 318 | 288 | 288 | 288 | 316 | 282 | 282 | 282 | 306 |
| d Living | 166 | 145 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Others | 356 | 335 | 323 | 308 | 290 | 275 | 267 | 261 | 285 | 282 | 277 | 275 | 275 | 272 | 276 | 273 | 269 | 256 |
| Warranty Extension | 622 | 663 | 704 | 758 | 804 | 846 | 883 | 934 | 986 | 1,036 | 1,082 | 1,132 | 1,185 | 1,239 | 1,310 | 1,350 | 1,414 | 1,478 |
| (JPY million) | | | | | | | | | | | | | | | | | | |
| Membership fee income | 1,109 | 1,214 | 1,215 | 1,108 | 1,088 | 1,184 | 1,169 | 1,146 | 1,188 | 1,280 | 1,324 | 1,296 | 1,997 | 2,036 | 2,100 | 2,069 | 2,137 | 2,178 |
| Daily Life Troubles | 893 | 987 | 985 | 857 | 832 | 919 | 904 | 874 | 887 | 972 | 1,008 | 969 | 1,652 | 1,682 | 1,736 | 1,687 | 1,741 | 1,768 |
| Collective Housings | 626 | 729 | 729 | 669 | 652 | 735 | 727 | 696 | 706 | 786 | 828 | 790 | 847 | 876 | 917 | 937 | 958 | 981 |
| ACTG | - | - | - | - | - | - | - | - | - | - | - | - | 581 | 586 | 600 | 535 | 572 | 580 |
| University Students | 97 | 101 | 100 | 101 | 100 | 104 | 100 | 102 | 103 | 108 | 102 | 102 | 103 | 105 | 102 | 101 | 101 | 103 |
| d Living | 78 | 68 | 66 | - | - | - | - | - | - | - | - | - | 0 | - | - | - | - | 0 |
| Others | 90 | 87 | 88 | 85 | 80 | 79 | 76 | 76 | 77 | 78 | 77 | 76 | 120 | 113 | 115 | 111 | 108 | 103 |
| Warranty Extension | 215 | 226 | 230 | 250 | 255 | 265 | 265 | 271 | 300 | 308 | 315 | 326 | 345 | 354 | 364 | 382 | 396 | 409 |
| Expense for dispatching service staffs | 573 | 520 | 536 | 397 | 392 | 396 | 376 | 443 | 488 | 519 | 489 | 524 | 701 | 734 | 712 | 740 | 778 | 836 |

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# Number of the insured persons of our major products has increased in addition to home contents insurance in which we are steadily acquiring customers.

| | FY19 | | | | FY20 | | | | FY21 | | | | FY22 | | | | FY23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (number) | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 |
| Number of products*1 | 9 | 9 | 9 | 11 | 12 | 14 | 14 | 14 | 17 | 17 | 17 | 17 | 17 | 18 | 18 | 18 | 18 | 18 |
| Small Amount Short-term insurance | 9 | 9 | 9 | 9 | 9 | 10 | 10 | 10 | 11 | 11 | 11 | 11 | 11 | 12 | 12 | 12 | 12 | 12 |
| Casualty insurance | - | - | - | 2 | 3 | 4 | 4 | 4 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| (thousand) | | | | | | | | | | | | | | | | | | |
| Number of insured persons | 272 | 272 | 259 | 259 | 262 | 258 | 529 | 550 | 556 | 574 | 585 | 593 | 593 | 606 | 650 | 683 | 679 | 704 |
| Home contents insurance | 182 | 194 | 197 | 201 | 207 | 215 | 221 | 226 | 231 | 240 | 246 | 251 | 257 | 272 | 289 | 302 | 316 | 336 |
| Sports Club | - | - | - | - | - | - | 264 | 264 | 246 | 242 | 241 | 240 | 228 | 222 | 239 | 247 | 231 | 232 |
| Smart Phones | - | - | - | - | - | - | - | 15 | 34 | 46 | 52 | 55 | 60 | 63 | 70 | 81 | 79 | 83 |
| Others | 89 | 78 | 61 | 58 | 55 | 42 | 43 | 43 | 44 | 44 | 45 | 46 | 47 | 48 | 51 | 51 | 51 | 52 |
| (JPY million) | | | | | | | | | | | | | | | | | | |
| Insurance premium revenue | 484 | 629 | 570 | 493 | 509 | 654 | 597 | 561 | 590 | 734 | 701 | 616 | 638 | 822 | 914 | 827 | 867 | 1,053 |
| Home contents insurance | 389 | 533 | 471 | 404 | 422 | 574 | 504 | 465 | 490 | 630 | 579 | 502 | 527 | 713 | 759 | 681 | 717 | 903 |
| Sports Club | - | - | - | - | - | - | 12 | 17 | 18 | 18 | 19 | 20 | 18 | 18 | 20 | 22 | 21 | 20 |
| Smart Phones | - | - | - | - | - | - | - | 4 | 11 | 17 | 20 | 21 | 23 | 23 | 23 | 25 | 28 | 30 |
| Others | 94 | 96 | 99 | 89 | 86 | 80 | 81 | 73 | 70 | 67 | 81 | 72 | 69 | 66 | 110 | 98 | 99 | 98 |
| Policy reserves*2 | 0 | -8 | -13 | -127 | 15 | -18 | 28 | -38 | 15 | -7 | -39 | -52 | -7 | -38 | -73 | -161 | -72 | -112 |

*1 Number of general insurance policy at the end of each financial period
*2 Due to accounting treatment based on Insurance Business Act, the operating profit of each quarterly period tends to fluctuate.

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Forecasts and estimates described in this presentation material are based on JBR's judgment supported by the information currently available and contain risks and uncertain factors. Therefore, please bear in mind that actual results and business performance may differ from those forecasts and estimates.

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