November 25, 2026

To our Stakeholders


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(Securities code: 8798; Tokyo, Sapporo, Fukuoka Market)
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# Summary of Monthly Business Results for October 2026

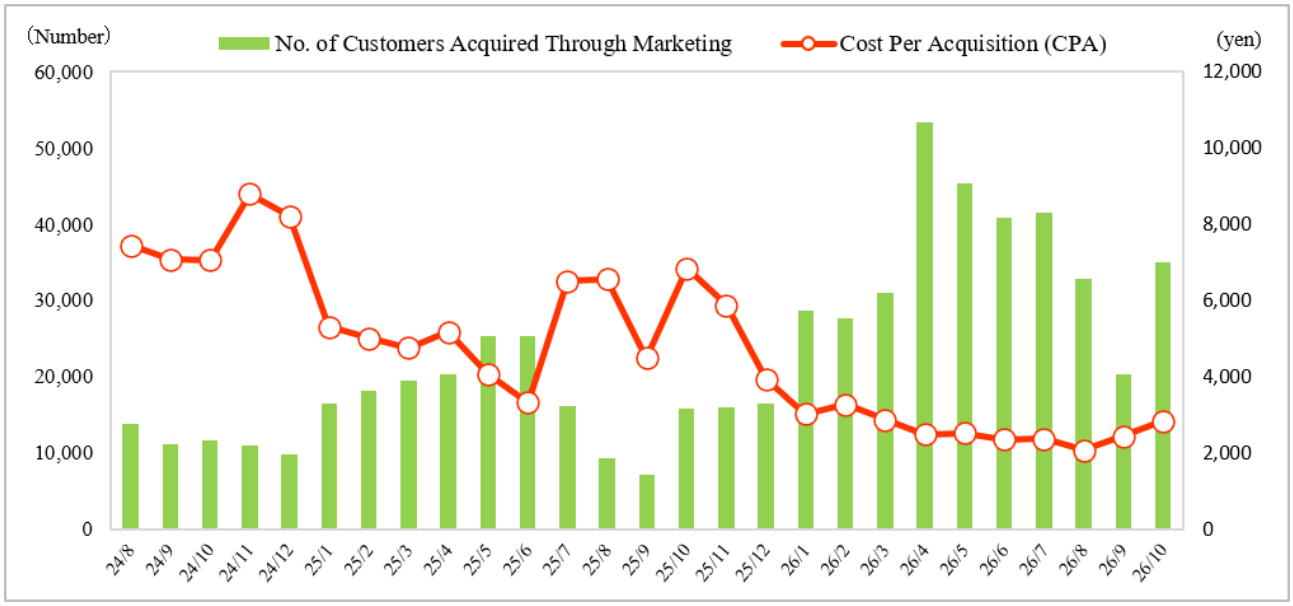
In October, face-to-face sales in the insurance agency business increased by 1% from the previous month and increased by 5% from the same month last year. Collaborative sales decreased by 30% from the previous month and increased by 27% from the same month last year. Non-face-to-face sales increased by 5% from the previous month and decreased by 54% from the same month last year. As a result, the total decreased by 7% from the previous month and increased by 6% from the same month last year.

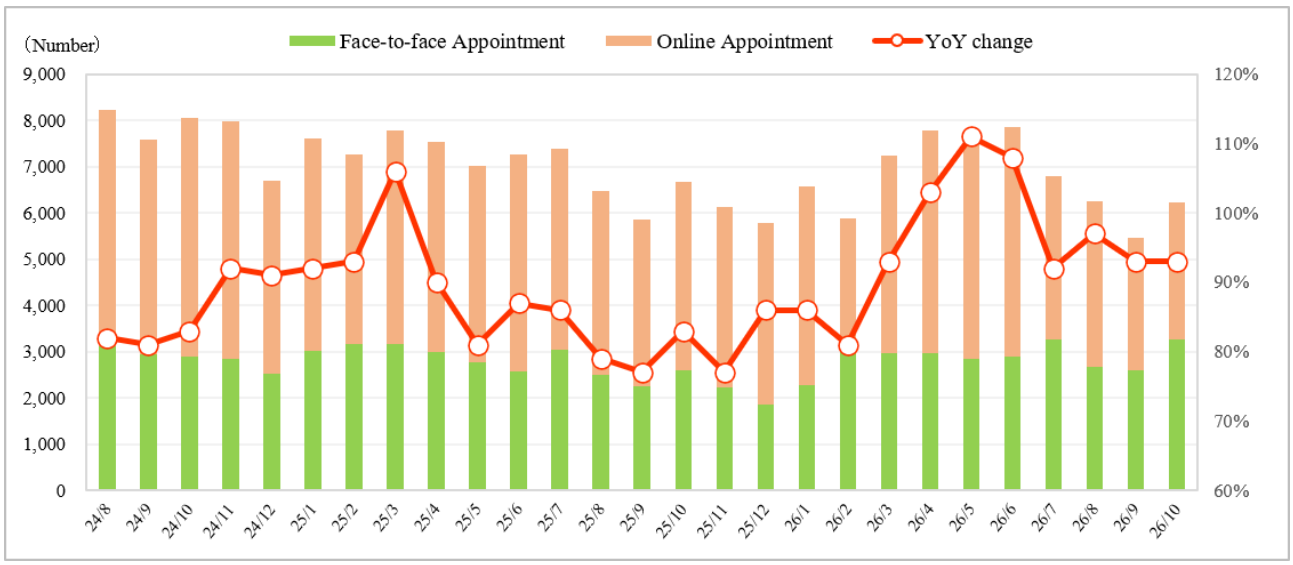
The number of customers acquired through marketing, a leading indicator, increased by 122% from the same month last year. In addition, the cost per acquisition (CPA), which is the cost per customer acquired, decreased by 59% from the same month last year, indicating improved marketing efficiency.

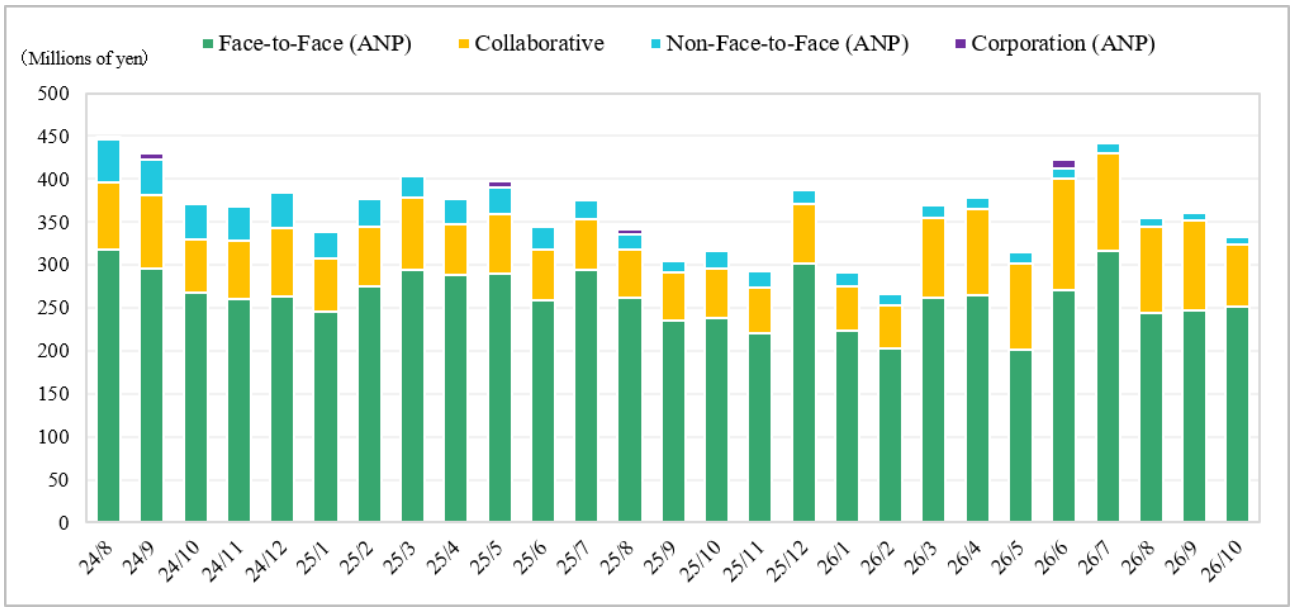
## 【Insurance Agency Business】

| | Month-on-Month comparison (% increase/decrease) | Year-on-Year comparison (% increase/decrease) |
|---|---|---|
| Face-to-face sales: Application ANP (including online interviews) | +1% | +5% |
| Collaborative sales | -30% | +27% |
| Non-face-to-face sales: Application ANP (paper mail order and online completion) | +5% | -54% |
| Total | -7% | +6% |

*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. (Corporation sales is included in the “Total ANP”.)
*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.
*Starting in October 2026, Collaborative sales include revenue generated from activities including the distribution of appointments to partner agencies. Prior figures have been restated on the same basis.


(Number)
No. of Customers Acquired Through Marketing
Cost Per Acquisition (CPA)
(yen)
60,000
50,000
40,000
30,000
20,000
10,000
0
12,000
10,000
8,000
6,000
4,000
2,000
0
24/8 24/9 24/10 24/11 24/12 25/1 25/2 25/3 25/4 25/5 25/6 25/7 25/8 25/9 25/10 25/11 25/12 26/1 26/2 26/3 26/4 26/5 26/6 26/7 26/8 26/9 26/10

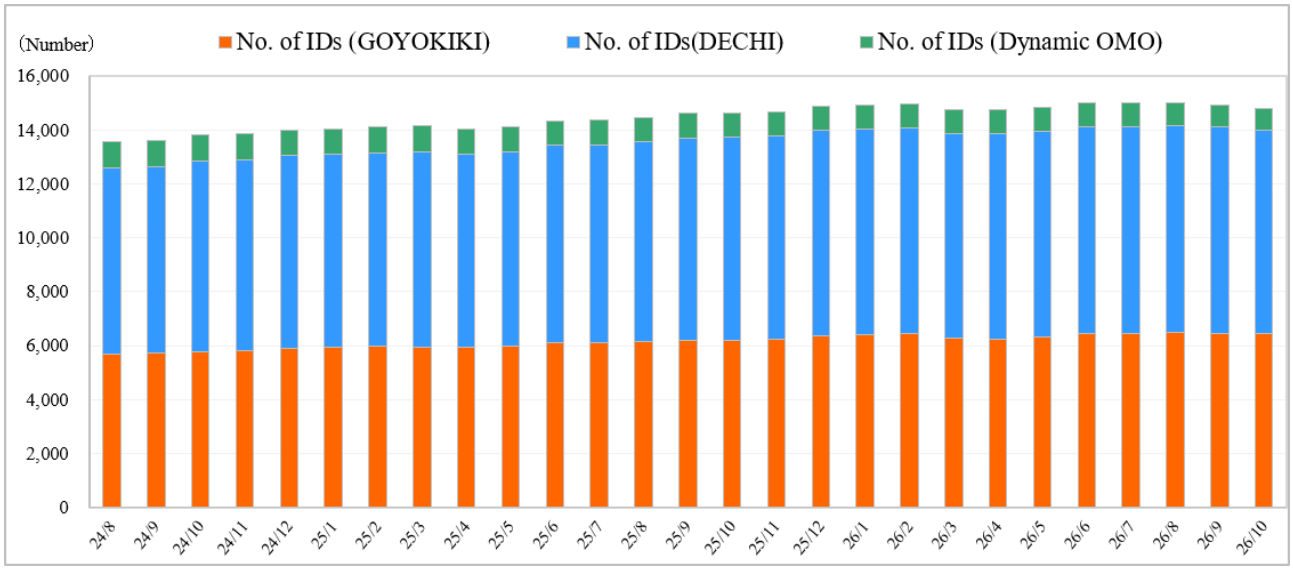

(Number)
Face-to-face Appointment
Online Appointment
YoY change
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
120%
110%
100%
90%
80%
70%
60%
24/8 24/9 24/10 24/11 24/12 25/1 25/2 25/3 25/4 25/5 25/6 25/7 25/8 25/9 25/10 25/11 25/12 26/1 26/2 26/3 26/4 26/5 26/6 26/7 26/8 26/9 26/10


(Millions of yen)
Face-to-Face (ANP)
Collaborative
Non-Face-to-Face (ANP)
Corporation (ANP)
500
450
400
350
300
250
200
150
100
50
0
24/8 24/9 24/10 24/11 24/12 25/1 25/2 25/3 25/4 25/5 25/6 25/7 25/8 25/9 25/10 25/11 25/12 26/1 26/2 26/3 26/4 26/5 26/6 26/7 26/8 26/9 26/10

【ASP Business】

| | Total number of IDs | Month-on-Month comparison (Number of cases) | Year-on-Year comparison (Number of cases) |
|---|---|---|---|
| GOYOKIKI | 6,458 | +14 | +249 |
| DECHI | 7,555 | -136 | +36 |
| Dynamic OMO | 786 | -14 | -110 |

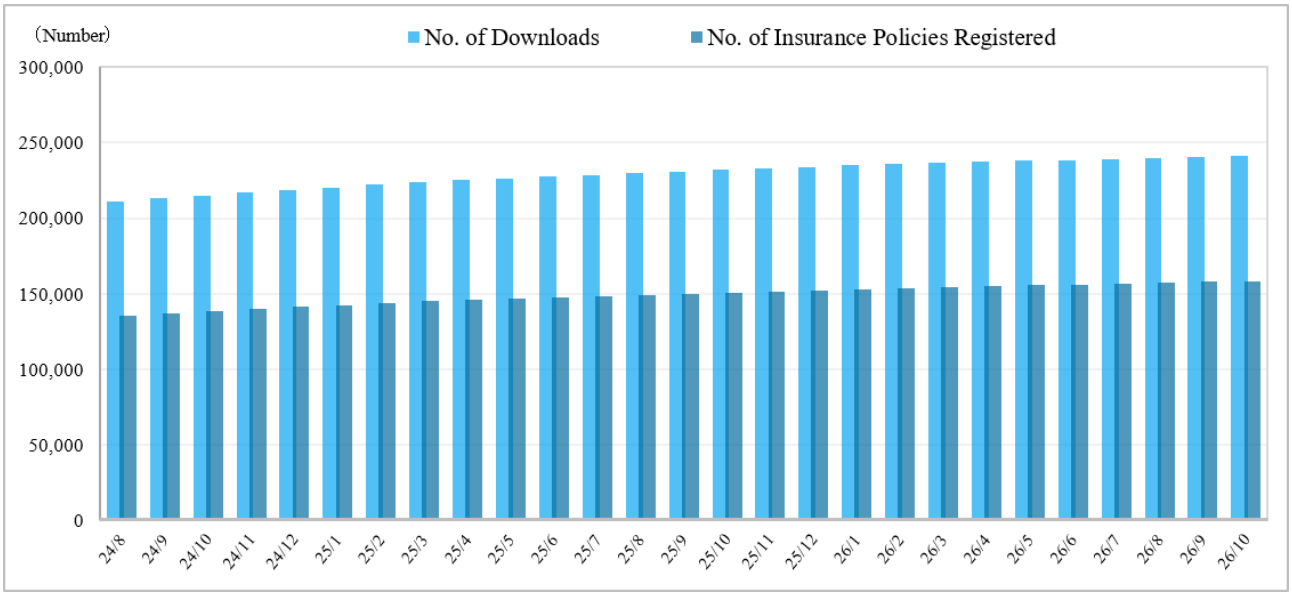
*Total number of IDs may vary due to retroactive applications and cancellations.
*"GOYOKIKI" is a customer management system that we developed in 1999 and have been improving for over 25 years. We have been using this system for many years and have improved it from the user's point of view, and since 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.



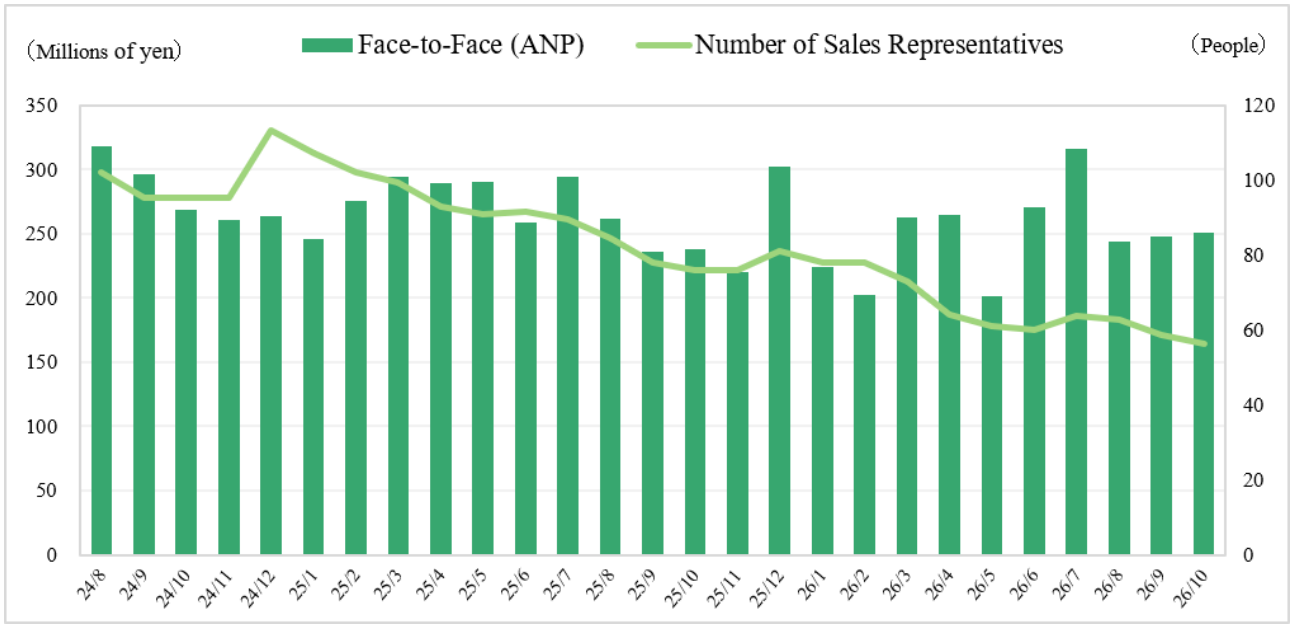
## 【Insurance Policy Management Application folder】

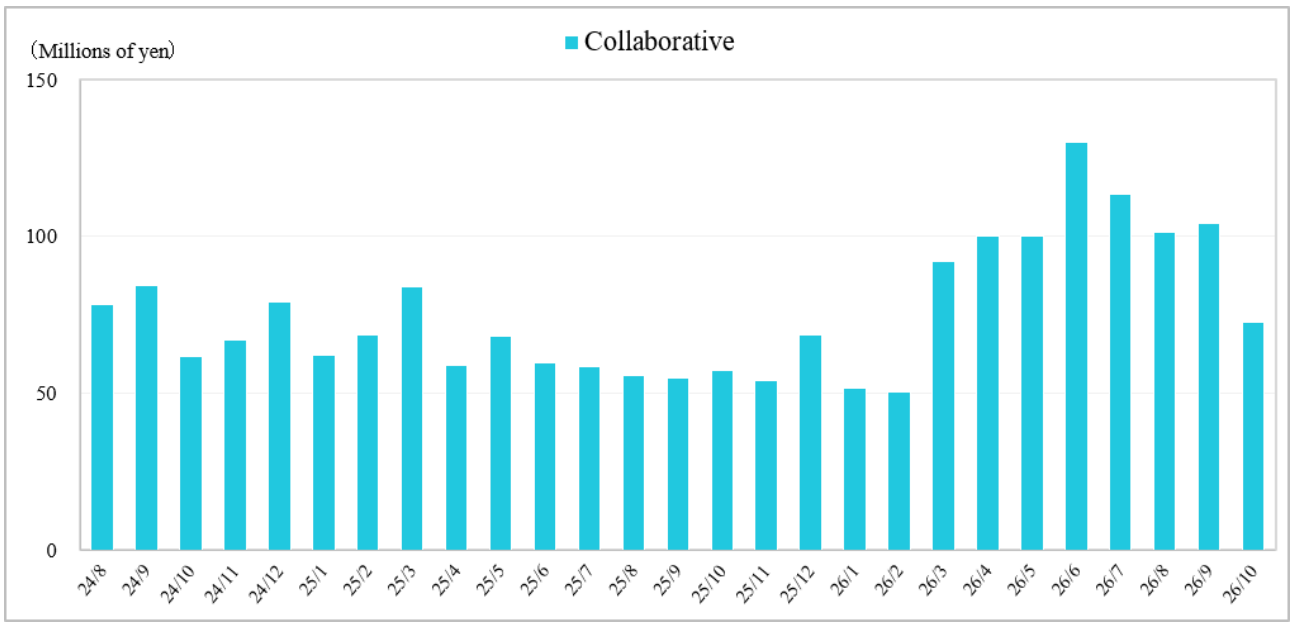
“folder” is an insurance policy management application developed by our company that not only registers and manages insurance policies with OCR functionality, but also implements various functions such as sharing policy information with family members and loved ones and diagnosing excess or deficiency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

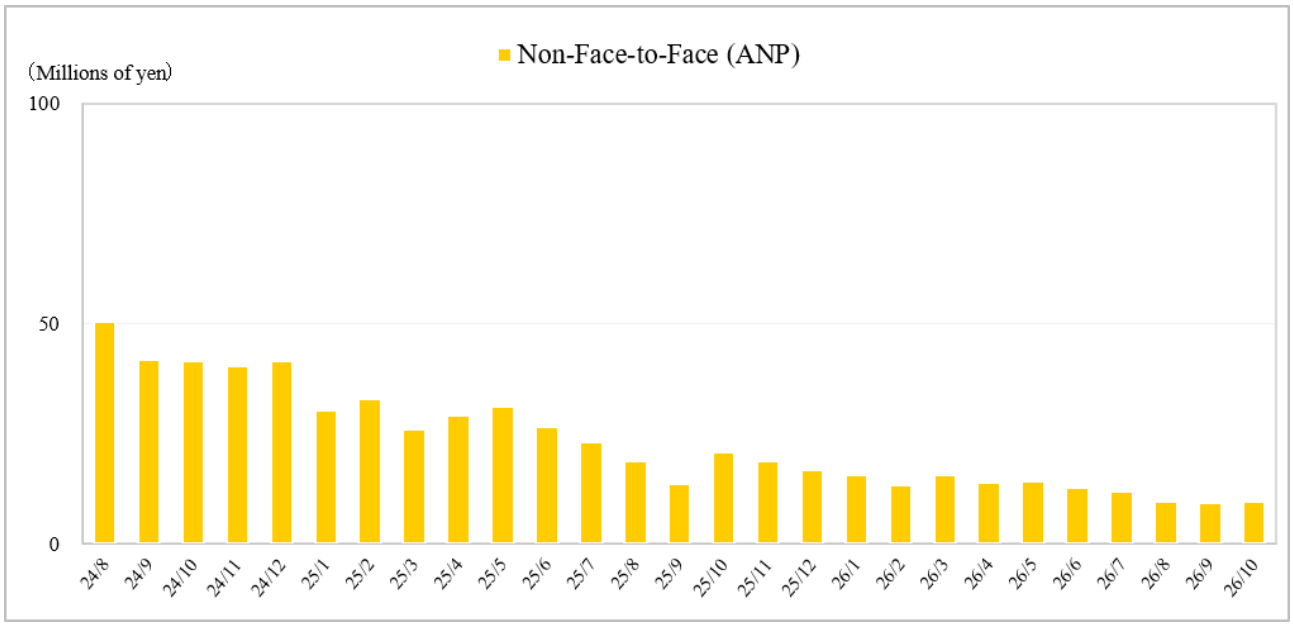
| | Cumulative total | Month-on-Month comparison (Number of cases) | Year-on-Year comparison (Number of cases) |
|---|---|---|---|
| Number of downloads | 241,376 | +719 | ＋9,441 |
| Number of insurance policies registered | 158,227 | ＋509 | ＋7,625 |

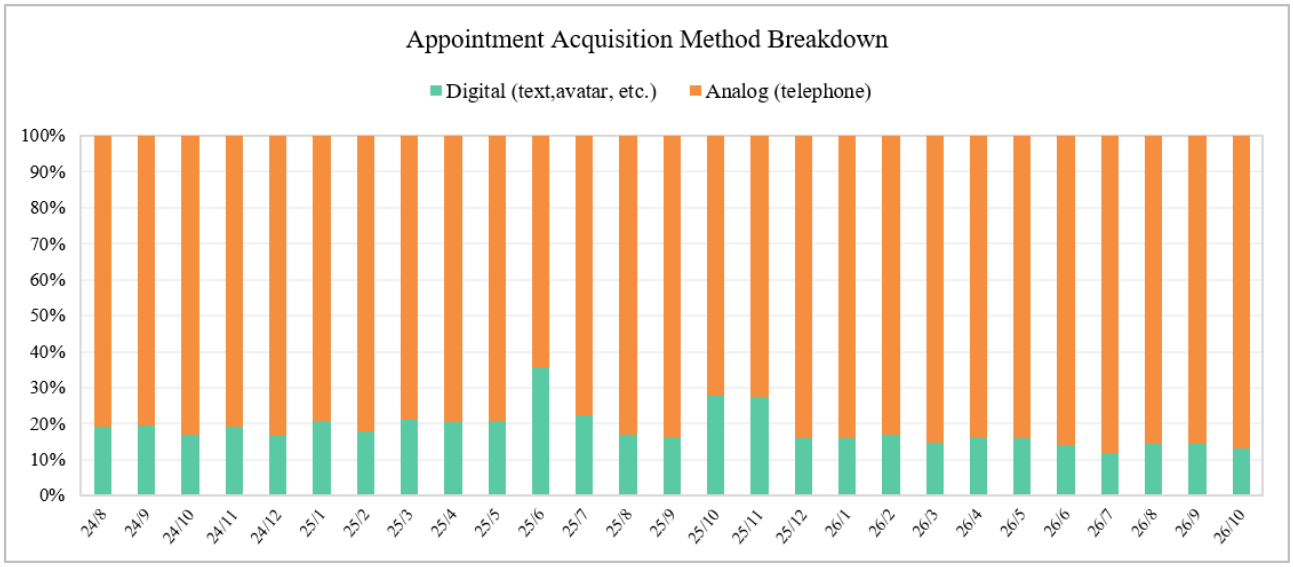


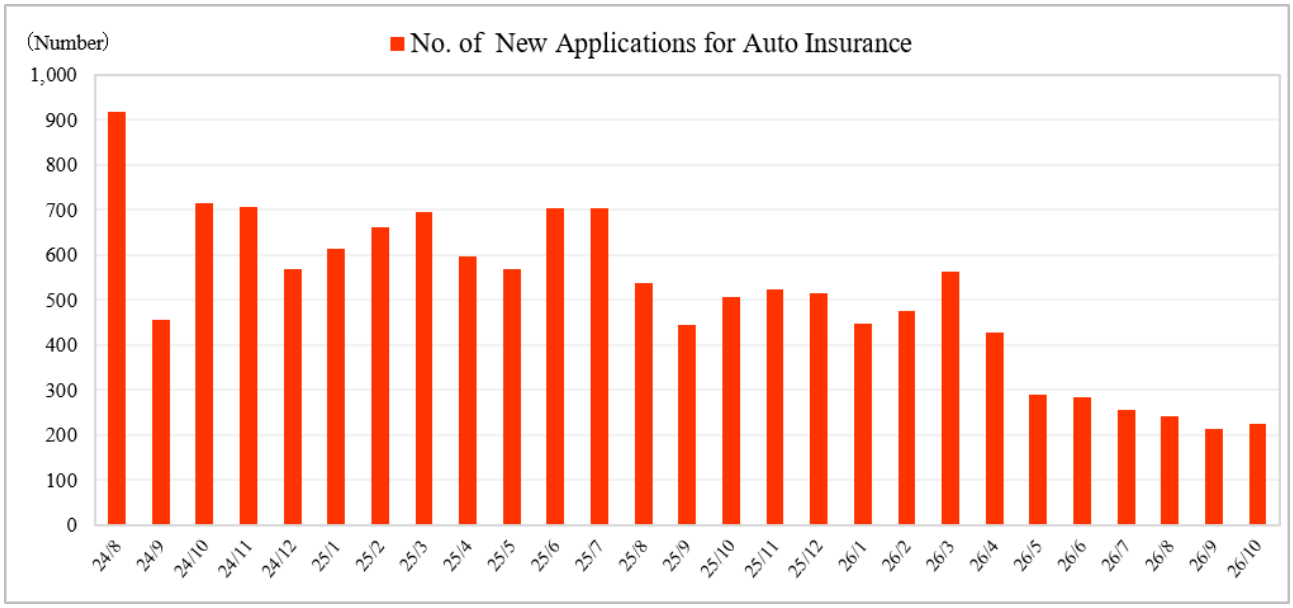
・APPENDIX


(Millions of yen)
Face-to-Face (ANP)
Number of Sales Representatives
(People)
350
300
250
200
150
100
50
0
120
100
80
60
40
20
0
24/8
24/9
24/10
24/11
24/12
25/1
25/2
25/3
25/4
25/5
25/6
25/7
25/8
25/9
25/10
25/11
25/12
26/1
26/2
26/3
26/4
26/5
26/6
26/7
26/8
26/9
26/10


(Millions of yen)
Collaborative
150
100
50
0
24/8
24/9
24/10
24/11
24/12
25/1
25/2
25/3
25/4
25/5
25/6
25/7
25/8
25/9
25/10
25/11
25/12
26/1
26/2
26/3
26/4
26/5
26/6
26/7
26/8
26/9
26/10


(Millions of yen)
Non-Face-to-Face (ANP)
100
50
0
24/8
24/9
24/10
24/11
24/12
25/1
25/2
25/3
25/4
25/5
25/6
25/7
25/8
25/9
25/10
25/11
25/12
26/1
26/2
26/3
26/4
26/5
26/6
26/7
26/8
26/9
26/10


Appointment Acquisition Method Breakdown
Digital (text,avatar, etc.)
Analog (telephone)
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
24/8
24/9
24/10
24/11
24/12
25/1
25/2
25/3
25/4
25/5
25/6
25/7
25/8
25/9
25/10
25/11
25/12
26/1
26/2
26/3
26/4
26/5
26/6
26/7
26/8
26/9
26/10


(Number)
No. of New Applications for Auto Insurance
1,000
900
800
700
600
500
400
300
200
100
0
24/8
24/9
24/10
24/11
24/12
25/1
25/2
25/3
25/4
25/5
25/6
25/7
25/8
25/9
25/10
25/11
25/12
26/1
26/2
26/3
26/4
26/5
26/6
26/7
26/8
26/9
26/10