



January 18, 2022

To whom it may concern

Company name	Japan Best Rescue System Co., Ltd.
Representative	Representative Director Mr. Nobuhiro Sakakibara Stock code:2453 1 <sup>st</sup> Section of Tokyo Stock Exchange 1 <sup>st</sup> Section of Nagoya Stock Exchange
Inquiry	Director & Executive Officer Mr. Mitsuhiro Wakatsuki

**Announcement on commencing the sales of “Child Care Sharing Insurance”  
the First Case in Japan\*<sup>1</sup> Covering Postpartum Depression & Infertility Risk for the Second Child**

We shall hereby announce that our group company Japan Small Amount Short Term Insurance Co., Ltd. (Head office: Chiyoda-ku, Tokyo, Representative Director: Mr. Junichi Kinoshita) and Karadanote, Inc. a business development company that supports healthy lifestyles both physically and mentally as an assistant to all those who face families have started the sales of “Child Care Sharing Insurance”, simultaneously covering postpartum depression and infertility risk for the second child under one insurance contact, which is the first case in Japan\*<sup>1</sup>.

For more details, please refer to the attached news release.

(Attachment)

Announcement on Commencing “Child Care Sharing Insurance”  
The First Case in Japan\*<sup>1</sup> Simultaneously Covering  
Postpartum Depression & Infertility Risk for the Second Child  
～Aiming at Realizing Parenting-friendly Society～

*\*<sup>1</sup> : According to the survey conducted by Karadanote as of December 31, 2021,*

*Notice: This document is a translation of the original Japanese document and is only for reference purposes. In the event of any discrepancy between this translated document and the original Japanese document, the latter shall prevail.*

To the Press  
Press Release  
January 18, 2022



## **Announcement on Commencing “Child Care Sharing Insurance” The First Case in Japan\*<sup>1</sup> Simultaneously Covering Postpartum Depression & Infertility Risk for the Second Child**

**～Aiming at Realizing Parenting-friendly Society～**

Karadanote, Inc. (Minato-ku, Tokyo, Representative Director: Mr. Tatsuya Sato, hereinafter called “Karadanote”), a business development company supporting the life of wellness physically and mentally as an assistant for all people facing with family, and Japan Small Amount Short Term Insurance Co., Ltd. (Minato-ku, Tokyo, Representative Director: Mr. Junichi Kinoshita), the group company of Japan Best Rescue System Co., Ltd. engaged in providing service for solving comprehensive daily life troubles (Nagoya City, Aichi Prefecture, Representative Director: Mr. Nobuhiro Sakakibara, hereinafter called “JBR”) shall hereby announce that we have commenced providing “Child Care Sharing Insurance” covering postpartum depression and infertility risk for the second child under one insurance contact, which is the first case in Japan.

<sup>\*1</sup> : According to the survey conducted by Karadanote as of December 31, 2021,



### ■ What is Child Care Sharing Insurance?



## **Child Care Sharing Insurance 3 Features of Service**

1. No premiums during pregnancy, which is a requirement for insurance coverage
2. No covered person occurs in the group, No premiums for the month
3. The amount of premium fluctuation has been capped

The Insurance is P2P type insurance in which the risk shall be shared among the insured parties. A large number of mothers shall be grouped by the age zone of their children in order to share various risks.

### **【Inquiry on this news release】**

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<b>Name of service</b>	Child Care Sharing Insurance
<b>Insurance reimbursement</b>	Insurance payment if diagnosed with the following cases: <ul style="list-style-type: none"> <li>● postpartum depression.....JPY 500,000</li> <li>● Infertility .....JPY 300,000</li> <li>● Development disease of delivered child.....JPY 300,000</li> </ul>
<b>Grouping</b>	<1 <sup>st</sup> year after joining> Joining the group of mothers with children under the age of 1 year (upper limit of insurance premium to be paid: JPY 2,000 per month) <2 <sup>nd</sup> year onward> Joining the group of mothers with children above the age of 1 year (upper limit of insurance premium to be paid: JPY 7,600 per month)
<b>Web site</b>	<a href="https://hoken.karadanote.jp/kosodate-sharing/">https://hoken.karadanote.jp/kosodate-sharing/</a>

In addition to financial support, we are planning to provide a system of mutual support among subscribers to prevent isolation of mothers and promote the realization of a society where everyone can easily raise children.

#### ■Background for providing the Insurance

Thanks to the benefits of the universal health insurance system, the out-of-pocket costs of medical care itself remain relatively low in Japan compared to other countries. On the other hand, this is not enough to compensate for lost earnings caused by long-term hospital visits and treatment, or to control the high out-of-pocket costs of infertility treatment. In order to alleviate the anxiety of mothers as much as possible, the Insurance pays out on the basis of the doctor's diagnosis, and deals with both the loss of income and the increase in expenses afterwards.

For example, if you are diagnosed with postpartum depression, the Insurance will pay 500,000 yen. The treatment for depression tends to be prolonged, and the out-of-pocket medical expenses are said to be about 100,000 yen per year, but in addition, the insurance can cover a wide range of situations, such as when a father needs to take a leave of absence from work to take care of his newborn child, or when a babysitter is hired. This insurance can cover a wide range of situations that vary from family to family.

While the government is expanding its support for infertility treatment by expanding the coverage of infertility treatment in public medical insurance from April this year, the Insurance allows each family to choose how to use the insurance payment.

We have decided to start offering this service in the hope that it will help create a society where it is easy to raise children by supporting family life through the use of insurance payment by each family and realizing a system where mothers support each other.

#### 【Inquiry on this news release】

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## ■Future Initiatives



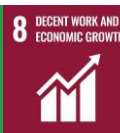
Realizing parenting-friendly society  
by relieving concerns on parenting



Realizing society where people can  
live safely in peace and conveniently

We will do our utmost effort to familiarize the “insurance for mutually supporting – parenting sharing” and develop and improve service in order to provide further reassurance. We will accelerate realizing better society by having tie-up and will work on establishing new alliance partnership with companies which deal with solving social issues in various areas.

## ■Contribution to SDGs



The new type of insurance product which JBR and Karadanote will offer through business alliance partnership shall be developed under our solid partnership and contribute to the establishment of sustainable society. We believe that the development of such insurance product shall contribute to “3 Good Health and Well-being”.

Both companies shall make an effort to realize society leaving nobody behind by expanding the business onward.

## ■Company Profile

Company Name: Japan Best Rescue System Co., Ltd. (Ticker:2453 listed on TSE 1<sup>st</sup> Section)  
Location: Urbanet Fushimi Building 5F, 1-10-20 Nishiki, Naka-ku, Nagoya City  
Representative Director: Mr. Nobuhiro Sakakibara  
Description of Business: Emergency Business  
Membership Business  
Repair Business  
URL: <https://www.jbr.co.jp/en/>

Company Name: Japan Small Amount Short Term Insurance Co., Ltd.  
Location: Otemachi Nomura Bldg. 7F, 2-1-1 Otemachi, Chiyoda-ku, Tokyo  
Representative Director: Mr. Junichi Kinoshita  
Description of Business: Small Amount Short Term Insurance Business  
URL: <https://www.japan-insurance.jp/>

Company Name: Karadanote, Inc. (Ticker:4014 Listed on TSE Mothers)  
Location: MA Shibaura Building 6F, 3-8-10 Shibaura, Minato-ku, Tokyo  
Representative Director: Mr. Tatsuya Sato  
Description of Business: Family Support Business  
DB Marketing Business  
DX Promotion Business  
URL: <https://corp.karadanote.jp/>

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