

Aspiring to be a Company that Customers Trust

In light of issues of payment of insurance claims and benefits, Nippon Life has implemented various initiatives to prevent the recurrence of this situation. In the years ahead, we will continuously work on further improvements in customer service to regain our customer trust.

Providing More Thorough Customer Explanations

- Nippon Life has thoroughly instilled in its sales representatives the value of taking responsibility from the time of enrollment through to the payment of claims as well as the value of working to serve customers. In addition, we have fundamentally revised our evaluation system, emphasizing sales service after enrollment and the sales process.
- As a part of Nippon Life's "Policy Details Confirmation Activities," sales representatives are visiting policyholders nationwide to confirm the content of their policies and explain and verify the occurrence for the payment of insurance claims and benefits.
- Once a year, we mail out the "Policy Details Reminder" to policyholders. In this mailing, we include explanations in the form of a sample insurance claim and benefit applications as well as the flyer, *Guidance for the Full Usage of Policies*, which summarizes for customers the important steps that they are required to take when making claims for all their policies.

Rebuilding Our Administrative System from the Customer's Perspective

- We have introduced a "Self-Check Sheet" so that policyholders can fully verify the contents of a claim when applying for insurance claims or benefits or during consultations and posted it on our website as well.
- In the event that we are unable to pay an insurance claim or benefit that has been applied for, we have initiated the practice of paying a specified amount to cover the customer's cost of obtaining a medical certificate.
- For policies that have lapsed due to the non-payment of insurance premiums, we have increased the number of times that a written notification explaining the reasons for the reinstatement or cancellation of a policy is sent as well as the number of policyholders to which these are sent. For policies that have a cash surrender value, we have begun sending out request forms for policy cancellation.

Establish an Infrastructure to Support Customer Service

- We are spreading the use of an electronic medical certificate system to ensure that there is no insufficient payment due to oversight or misreading of medical certificates. At the same time, we have revised the medical certificates, making them easier for physicians to fill out and adapting them to the payment assessment process.
- We have shifted approximately 750 internal office staff, primarily to the administrative and system divisions, for system development and the creation of stable administrative systems.
- We are moving forward with the development of our New Integrated System covering all areas and processes pertaining to customer service. This development involves a drastic overhaul of our current main IT system.