

Promoting the Future Creation Project to Create a Secure Future Along With Our Customers

—To Become a Life Insurer That Excels in Terms of “Scale,” “Quality” and “Credibility”—

What is the Future Creation Project?

Nippon Life is promoting the Future Creation Project, a three-year management plan to ensure that it steadily fulfills its social missions as a life insurer amid rapid upheaval in the economic environment and the structure of society. The plan is inspired by Nippon Life’s aspirations to create a secure future along with its customers.

Backed by outstanding financial soundness, Nippon Life will provide new comprehensive insurance services in order to stop the downturn in the amount of policies in force and achieve a return to growth.

As of March 31, 2015

Return to Growth
Number of policyholders (insured persons):
11.5 million

No. 1 in Share of New Policies

Restore Growth in the Number of Policies in Force

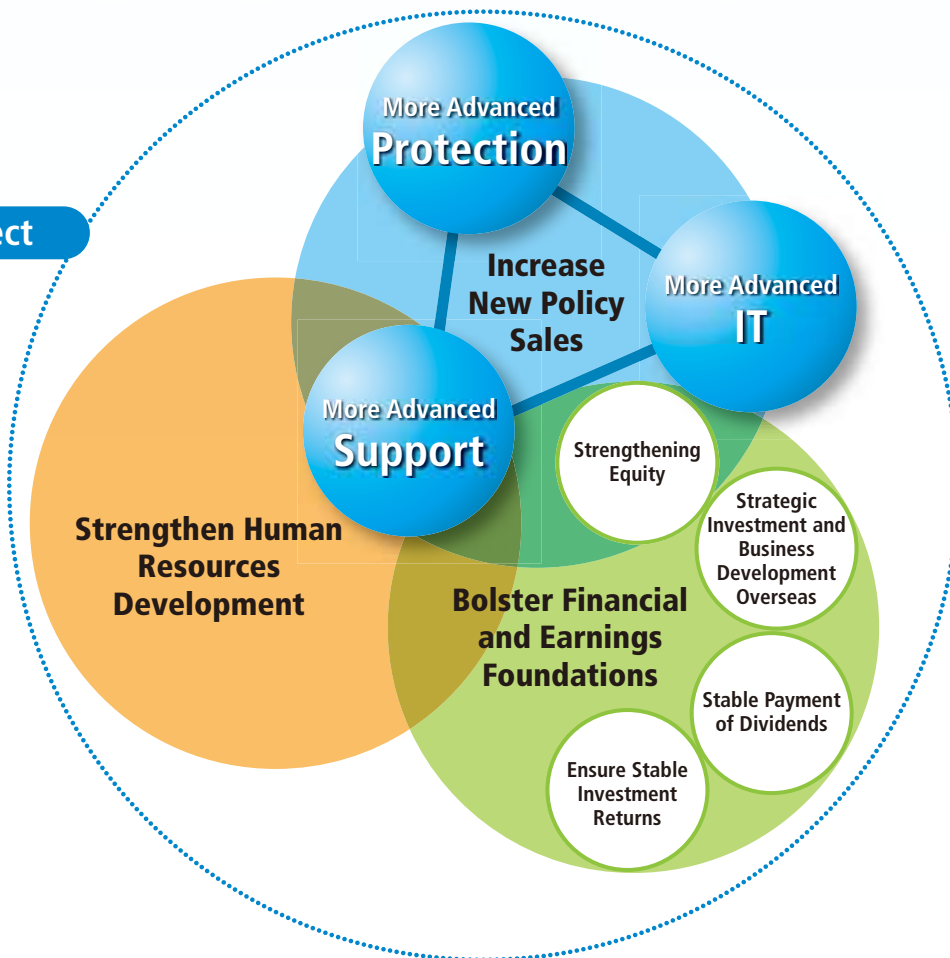
Restore Foundation Funds (*kikin*) and Reserves to 3 trillion

As of March 2013–

Future Creation Project

保険は進化する。
みらい創造力

Core concept embodying the combination of “More Advanced Protection,” “More Advanced IT,” and “More Advanced Support”



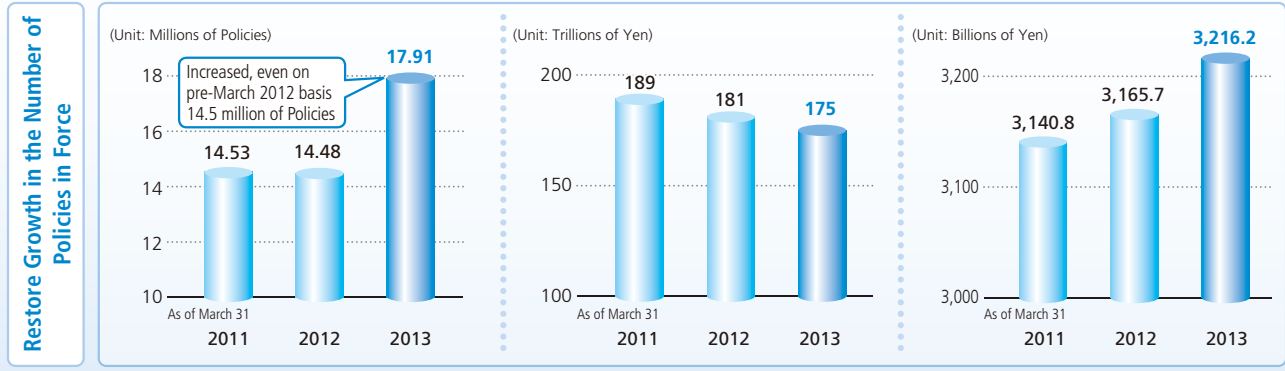
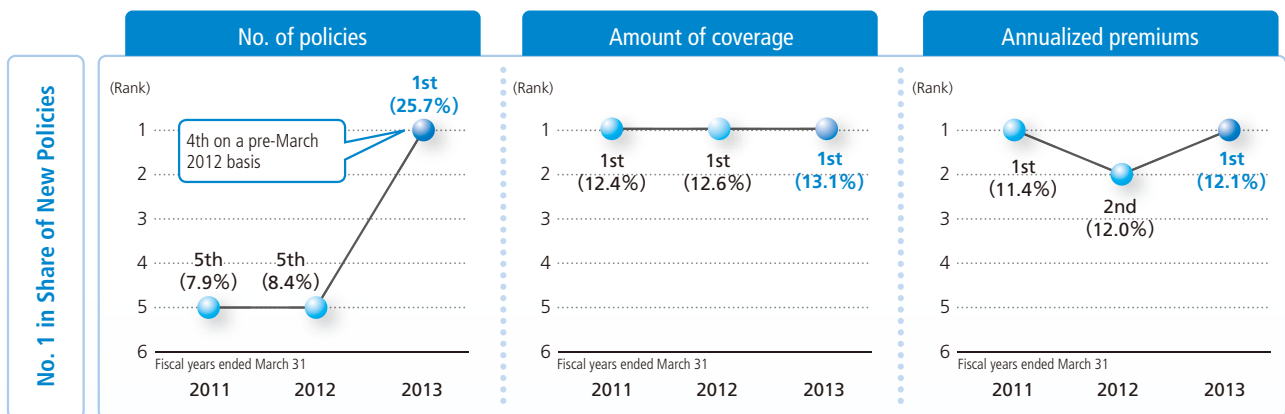
As of March 2012–

Management Goals

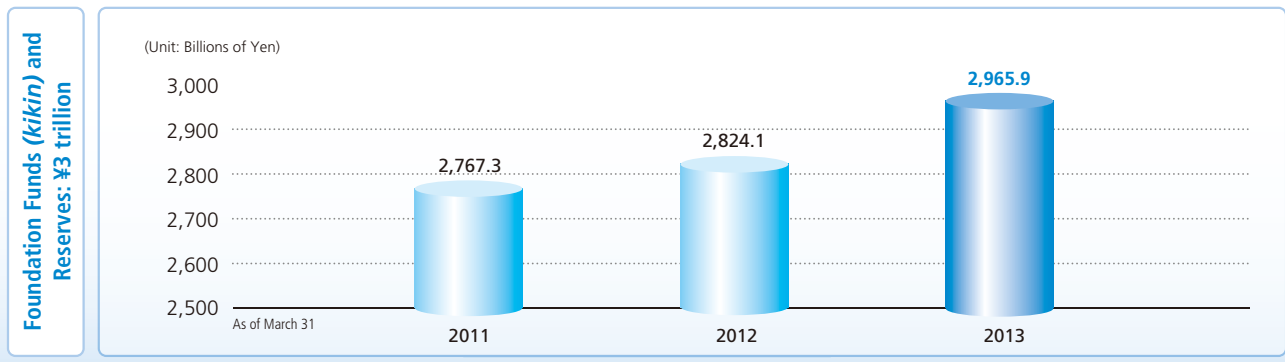
Excellence in “Services” Excellence in “Financial Soundness” Excellence in “Human Resources Development”

The Future Creation Project Fiscal 2012 Progress Report

At the end of the fiscal year, Nippon Life had the highest share of new policies in all categories, including number of policies, insurance amount, and annualized premiums. Furthermore, the number of policies in force began to grow again for the first time in 17 years. In addition, every initiative is starting to consistently yield benefits regarding growth in foundation funds (*kikin*), reserves and other items, which had been steadily reversed in recent years.



Notes: 1. The share of new policies was calculated by Nippon Life using the financial reports of other insurance companies (except Japan Post Insurance Co., Ltd.).
2. For insurance products sold from April 2012 onward that combine two or more policies, each policy is counted separately to determine the number of policies. "Pre-March 2012 basis" means that insurance products that combine two or more policies are counted as one policy.



<As of March 31, 2015> Return to Growth
Nippon Life aims to restore the number of policyholders to 11.5 million
 as evidence of its excellence in "scale," "quality" and "credibility."