

Revision of individual insurance premium rate

The Company (President: Kunie Okamoto) will revise its premium rate for individual insurance and individual pension insurance. The contents of that revision are as follows.

1. Summary of insurance premium revision

(1) Products that focus on death coverage (Whole life, term, etc.)

To reflect recent mortality rates, premium will be lowered except for some age groups.

(2) Pension products (annuity certain)

Premium will be kept at about the same rate because mortality rate has virtually no influence on pension products.

(3) Living benefit products (Dread disease term rider, etc.)

To reflect recent mortality rate and the incidence of various diseases, premium will be lowered except for some age groups.

(4) Accident and medical related products (accident rider with extra premium, new hospitalization rider, etc.)

Premium will not be revised.

2. Main products subject to premium rate revision and effective date

Main products subject to revision

<EX Series*1>

[Main policies]

Whole life insurance, Term insurance, Endowment insurance, Term insurance with living benefits, Juvenile insurance, Pension insurance*2

[Riders]

[Riders that focus on death coverage]

Term rider, term rider with new survival benefit, Survival benefit rider, Spouse term insurance rider, Juvenile term insurance rider

[Living benefit riders]

Dread disease term rider, Recurrence dread disease term rider, Illness & disability term rider, Nursing care term rider, Insurance premium waiver rider

*1 EX Series includes policies with a contract date of April 2, 1999 or after.

*2 For new contracts of pension insurance, only annuity certain policies are subject (possible to select whole life pension prior to commencement of pension payout)

Effective date

- New policies entered into on April 2, 2007 or after
(Regarding renewal of existing policies, revision effective for renewals on or after Monday July 2, 2007.)

(Reference) Main products not subject to premium rate revision

<EX Series>

[Main policies]

Hospitalization medical insurance, Cancer insurance, Increasing term insurance, New increasing term insurance 50 II

[Riders]

Accident rider with extra premium, New injury rider, Limited injury rider, New hospitalization due to accident rider α , New hospitalization medical rider α , Short-term hospitalization rider α , Hospitalization due to cancer rider, New hospitalization due to adult disease rider α , Hospitalization rider for women α , Hospital visit rider α , Serious illness rider

<Other than EX Series>

Nonparticipating policy (product sold via financial institution, etc.)

Participating policy, NEO policy, Renewals including policies from Dowa Life

*Regarding examples of premium after the revision, please refer to the [attachment](#).

○Net level premium products [monthly payment, via bank account transfer]

	Age at entry	Term	Amount insured (¥10,000)	Male			Female		
				Current (¥)	After Revision (¥)	Change	Current (¥)	After Revision (¥)	Change
Ikiru Chikara (Mortality coverage for a limited period combined with medical whole life insurance for illness, injury, cancer)	20	40 yrs. (15 yr. renewal)	Mortality coverage Men: 3000 Women: 2010 [※1]	16,504	16,205	△1.8%	14,243	14,303	+0.4%
	30	30 yrs. (15 yr. renewal)		21,899	21,497	△1.8%	19,141	19,116	△0.1%
	40	25 yrs. (10 yr. renewal)		31,384	30,393	△3.2%	24,904	24,625	△1.1%
	50	20 yrs. (10 yr. renewal)		55,292	52,175	△5.6%	37,605	35,803	△4.8%
Long Run (whole life with term rider)	30	30 yrs. (15 yr. renewal)	Mortality coverage 3500 [※2]	14,658	14,237	△2.9%	12,914	12,788	△1.0%
Whole life insurance	30	60 yrs.	1000	21,360	21,010	△1.6%	19,730	19,270	△2.3%
Term insurance	30	30 yrs.	3000	10,770	10,110	△6.1%	7,350	6,960	△5.3%
Endowment insurance	30	30 yrs.	500	13,200	13,180	△0.2%	13,015	13,000	△0.1%
BIG・YOU (Term insurance with living benefit)	15	15 yrs.	mortality 1500 [Main policy 100]	6,709	6,556	△2.3%	6,004	5,988	△0.3%
GENKI (Juvenile insurance)	Child: 0 [Adult: 30]	Maturity at age 22	Basic coverage 100	13,418	13,365	△0.4%	12,999	12,953	△0.4%
Individual fixed annuity "Nenkin Meijin"	30	Commences at age 60	Annual pension 60 [10yrs. certain]	14,088	14,082	△0.0%	14,064	14,058	△0.0%

○Single payment products (Examples of premium based on rate to be applied from March 2007)

My Stage (Single premium whole life insurance)	50	Whole life	500	3,741,400	3,690,600	△1.4%	3,536,300	3,467,300	△2.0%
Single premium endowment insurance	50	10 yrs.	500	4,664,850	4,664,000	△0.0%	4,659,600	4,659,050	△0.0%
Single payment individual fixed annuity "Nenkin Meijin"	50	Commences at age 60	Annual pension 60 [10 yrs. certain]	5,398,740	5,398,380	△0.0%	5,396,820	5,396,580	△0.0%

Examples of premium are only for policies subject to the revision.

※1 Amount insured, etc. for Ikiru Chikara is as follows:

- Whole life ins. coverage is ¥100,000, Term rider coverage ¥9.9 mil. (addition for men), Dread disease rider/illness & disability term rider coverage are each ¥2 mil,
Recurrence dread disease term rider basic coverage is ¥10 mil (recurrence insurance is ¥2mil), nursing care term rider coverage is ¥6 mil.
- Short-term hospitalization rider α /New hospitalization due to accident rider α /New hospitalization medical rider α /Hospitalization due to cancer rider each provide daily hospitalization benefit of ¥10,000 (life long term)
- New hospitalization due to adult disease rider α (addition for men)/Hospitalization rider for women α (addition for women) both provide daily hospitalization benefit of ¥5,000. Hospital visit rider α provides daily benefit of ¥3,000, Limited injury rider (addition for 20, 30, 40 yr. olds) provides ¥50,000 benefit for limited injuries.
- Addition of insurance premium waiver rider

※2 Coverage, etc. for "Long Run" is as follows (same as for Ikiru Chikara except for below):

- Whole life insurance coverage is ¥1 mil, Term rider coverage is ¥14 mil
- Short-term hospitalization rider α /New hospitalization due to accident rider α /New hospitalization medical rider α /Hospitalization due to cancer rider each provide daily hospitalization benefit of ¥5,000 (definite term)