

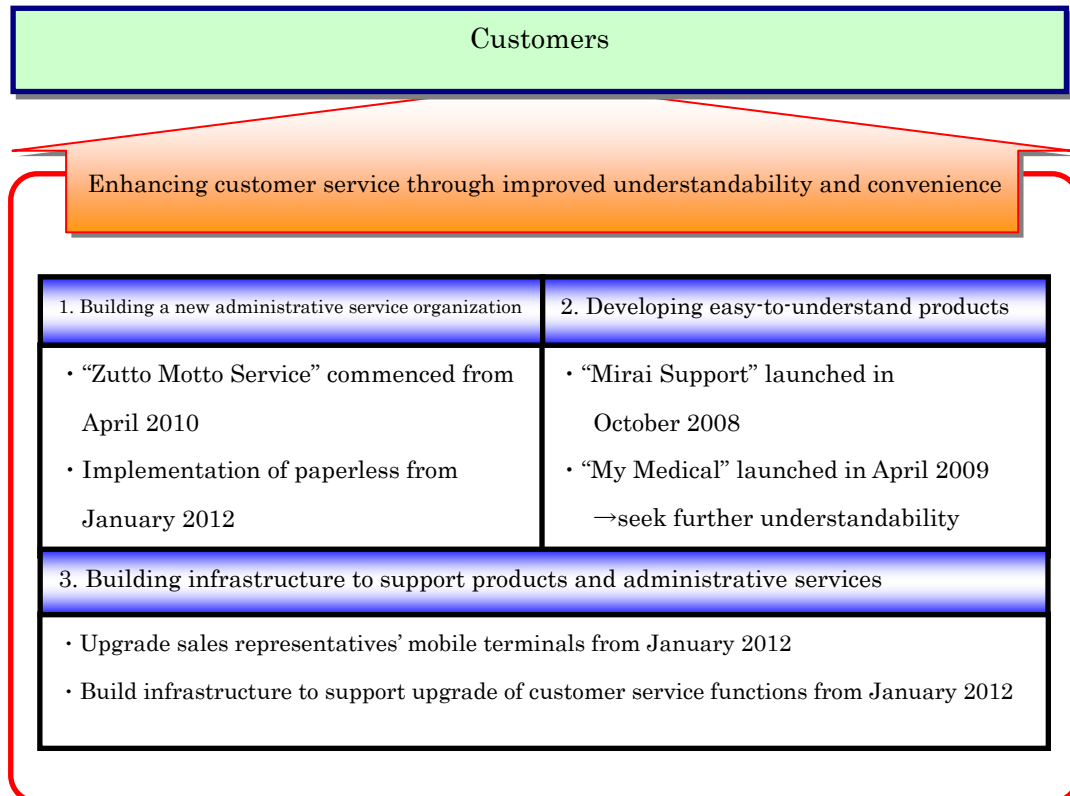
**“New Integrated System Project” for further improvement of Customer Service**

Nippon Life Insurance Company (President: Kunie Okamoto) is proceeding with its “New Integrated System Project” for further improvement of customer service, and will commence it in earnest from January 2012.

**1. About the “New Integrated System Project”**

This is a project of review from the perspective of customer service, to improve understandability and convenience of the entire framework related to insurance, ranging from sales/underwriting of insurance products to premium collection/premium payment procedures.

**<New Integrated System Project Diagram>**



## **2. Details of “New Integrated System Project”**

### **(1) Building a new administrative service organization**

To create the “optimal insurance” together with customers, in April 2010 Nippon Life will commence “Zutto Motto Service” to actualize thorough after-sales service until payment of benefits, etc.

In addition, from the viewpoint of considering the environment and improvement of customer convenience, we will discontinue submittal of insurance certificates and usage of seals, to promote paperless operations for new policy administrative procedures as well as the various procedures for changing policy details and requesting benefits. Also, we are promoting use of the Internet and reduction of paper usage for various procedures other than enrollment in new policies. Through these activities, we expect to reduce paper usage by 190 million sheets (approximately 760 tons) per year.

### **(2) Developing easy-to-understand products**

Nippon Life is proceeding with efforts that pursue understandability of insurance. In October 2008, for hospitalization and surgery due to injury/illness riders, we combined the six functions for medical riders into one function. We started sales of a “Comprehensive Medical Rider” that links the surgical coverage with the public health insurance system. And we renewed our comprehensive coverage product with that rider as the “Mirai Support” series. From April 2009, we began sales of “My Medical,” an unbundled comprehensive medical insurance product.

Nippon Life will pursue understandability for all its products, and provide a product plan that matches customer needs.

### **(3) Building infrastructure to support products and administrative services**

#### ① Upgrade sales representatives' mobile terminals

Nippon Life has been increasing the number of “Life Plazas,” which are service counters visited by customers. In addition to that, by providing approximately 50,000 sales representatives nationwide with new mobile terminals to increase portability, we are creating an environment where “service counters” can be created wherever representatives visit customers.

We will simplify procedures by replacing signature and seal impression with authentication of customer ID and password on the new mobile terminals, instead of submitting certificates of a seal impression and copy of family register.

#### ② Build infrastructure to support upgrade of customer service functions

To respond quickly and appropriately to customer requests, we will change the computer system that focused on policyholder information and upgrade customer services based on more customer information such as insured information.

Nippon Life is striving to further improve customer service by continuing to treat with high regard the incorporation of numerous customer opinions that it receives through Policy Details Confirmation Activities.