

Expand the Customer Base

Building and Upgrading Customer Response Capabilities

Face-to-face Customer Service Based on Policy Review Visits

We provide all our customers with an annual policy review and related dividend information by mail each year. Policyholders can also access up-to-date policy information at any time through a dedicated website.

In August 2007, we began policy details confirmation activities, in which sales representatives visit each customer to review policies, check whether the policyholder has had any hospital treatment or surgery, and also provide useful information concerning the policy, related procedures, or other Nippon Life products and services.

Supported by television advertising and various campaigns in the media to promote understanding among customers, these policy details confirmation activities have contributed to higher customer satisfaction. Customer feedback gained through these activities has also been used in the development of new products and services, helping us to improve management from a customer-oriented perspective.

Going forward, we will continue to provide face-to-face customer service based on policy details confirmation activities, the foundation of our customer service, while seeking to improve service quality wherever possible.



Policy details confirmation activities at Nagasaki (TV commercial image)



Face-to-face policy details confirmation activities (TV commercial image)

Customer Service Using the Internet

Internet

Nippon Life is upgrading services by utilizing the ability of the Internet to provide access to information at any time and location.

Going forward, we will work to enhance the convenience of our services in line with the growing diversity of mobile devices and other customer requirements.



1 Online policyholder services (administrative procedures)

Customers can conduct a range of policy-related administrative procedures easily online, including changing addresses, changing passwords, and taking out policy loans.

2 Administrative services guidance

Besides the above procedures, this part of the website explains how to file a policy claim or receive policy benefits. Customers can also submit insurance-related questions through a special form.

3 Product introductions

This part of the website introduces our products by life event or purpose for enrollment. Customers can request pamphlets and policy quotes, or book an appointment for a Nissay Life Plaza consultation.

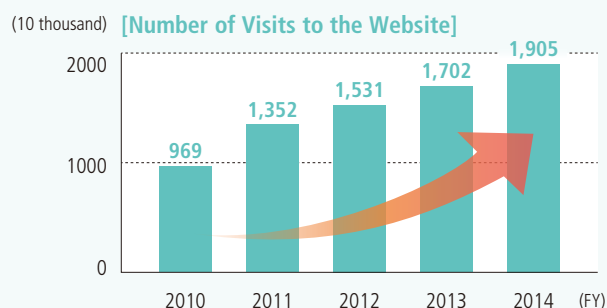
We have also created a dedicated website for *Nissay Educational Endowment Insurance*, a product that we launched in April 2013. Many customers who are raising children make use of this website as an easy way to find out about the product.



■ Nippon Life Website Usage

We use the Nippon Life website, which was initially launched in December 1997, to promote the importance of life insurance and the activities of the Nippon Life Group. Using a customer ID and password, policyholders can access secure parts of the website to review policy details, conduct administrative procedures, or gain access to our range of other services such as the *Zutto Motto Service*.

Today, the site is used by many of our customers. In fiscal 2014, we recorded 19.05 million visits.



Universal Communication Design Association (UCDA) Award for 2014 in Life Insurance and Health Insurance Categories

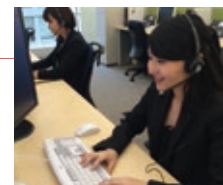
We have won the UCDA Award for two consecutive years in recognition of the quality of our communications with customers regarding our life insurance products and services. This reflects aspects of our setup such as the wireless devices used by our sales representatives, the range of video and text content on our website explaining policies and related administrative procedures, and the ease with which our customers can apply for policy benefits online. (Received an award for a second consecutive year in recognition of the quality of our communications with customers about life insurance products and services.)



■ Call Centers, ATMs, etc.

[Nissay Call Centers]

We are working to have specialist operators, who answer calls from customers throughout Japan, handle all requests, such as for changing addresses, as well as requests for insurance claims and benefits, in a simple, convenient and efficient manner.



Nissay Call Center

[Nissay Customer Centers*]

Staff at Nissay Customer Centers contact customers by phone directly, including on Saturdays and Sundays, for a wide range of reasons, such as to confirm customer policy content and to handle various policy maintenance procedures. * Implemented in some regions.

[Automatic Phone Services]

Customers who have received a customer ID can make use of these services to change PIN numbers, take out policy loans and withdraw accumulated dividends through an automated telephone voice directory.

[ATMs]

Customers possessing Nissay Cards may use them at any one of 60,000 ATMs nationwide. They can take out or repay policy loans, withdraw accumulated dividends, deferred special payments and deferred insurance amounts.*

In addition to Nippon Life ATMs installed at Nissay Life Plazas and other locations, customers can also perform various procedures at the ATMs of Japan Post Bank Co., Ltd., The Bank of Tokyo-Mitsubishi UFJ, Ltd., Sumitomo Mitsui Banking Corporation, and Seven Bank, Ltd. (as of April 2015).

* Certain policies concluded on or before April 1, 2012 allow transactions using ATMs.

Developing a More Senior-Friendly Service Setup

Whenever senior customers take out a policy, we routinely ensure that family members are present at the sales consultation and recommend that the policyholder make use of designated proxy arrangements to ensure that policy claims and benefits can easily be received if the unexpected occurs (see p. 89 for details of the Designated Proxy System).

In October 2015, we plan to introduce a service to register family contact information and to provide information on policies owned by seniors to registered family members in response to a growing numbers of inquiries from family members relating to senior policyholders.