

Response to the 2016 Kumamoto Earthquake

Nippon Life wishes to extend its deepest sympathies to those who were personally affected by the Kumamoto Earthquake, which struck in April 2016.

Recognizing that many people are still experiencing hardship and suffering, we hope for the speediest possible restoration and recovery of the affected areas.

After the earthquake, Nippon Life set up a Disaster Response Headquarters led by the president as an emergency response measure and decided to provide full payment of benefits for accidental death due to the disaster. We also implemented various measures for policyholders, as detailed below.

Nippon Life's Initiatives

Special Treatment for Policyholders Affected by the Earthquake

- Full payment of benefits for accidental death due to the disaster
- Extension of grace period for payment of premiums
- Fast and simplified payment of claims, benefits and policy loans
- Special treatment of insurance policies invalidated in connection with policy loans
- Exemption of interest payable on policy loans and new loans
- Special treatment of financing-related matters
- Special treatment of accidental hospitalization benefits

Other Initiatives

- Guidance for customers' status confirmation and related procedures through sales representative activities
- Extension of call center hours (in addition to weekdays and Saturdays, a dedicated line for Sundays and holidays was established by people in the disaster-affected area)
- Sent out notification of special treatment for all customers living in the affected area
- Donation of relief money of ¥30 million through the Japanese Red Cross Society and the Central Community Chest of Japan to support those affected by the disaster and to assist the recovery of the affected area
- Distributed towels as a highly needed personal hygiene item to express sympathy for the disaster
- Advertisements expressing a message of sympathy were posted along with notices of special treatment for policies
- Cooperated with the labor union to collect donations from directors and employees of Nippon Life and its Group companies



On our website, we posted a message of sympathy to those affected by the disaster, and provided a phone number for inquiries.



The president (head of the Disaster Response Headquarters) visits the Kumamoto Branch