

Customer Service Innovation Project (Business Improvement Plan)  
Progress Report

Nippon Life (President: Kunie Okamoto) today submitted to the Japanese Financial Services Agency ("FSA") the fifth progress report for its Business Improvement Plan, which started from August 25, 2006 ("Customer Service Innovation Project"). The main content of that report is as follows.

**1 . Improvement of guidance to customers**

(1) Guidance to ensure request for full payment of benefits and claims

① Establishment of "self-check sheet"

- For consultation and advice regarding requests for benefit and claim payment, Nippon Life introduced a "self-check sheet" to obtain the information needed from customers for requesting claims and benefits, and to provide guidance for requesting full payment of claims and benefits. The "self-check sheet" enables customers to confirm for themselves whether or not there has been failure to request full payment. (September 2007)

② Improvement of guidance to customers for requesting hospitalization benefits

- When claim and benefit requests are received, Nippon Life has been providing explanation of procedural details to customers according to each situation. Nippon Life has also started additionally providing important points for requesting full payment of hospital visit benefits to customers after hospitalization. (September 2007)

(2) Guidance to customers regarding policy lapse

Promotion of guidance on policy lapse

- From August 2007, Nippon Life has expanded the number of customer notifications (three notifications for lapse: at time of lapse, after 1 year, and after 2.5 years), and will conduct explanatory activities by sales representatives for second and third notifications. Additionally, upon completion of the premium

payment grace period, Nippon Life will provide explanation by visitation and telephone regarding “reinstatement,” “surrender/cancellation,” and “automatic premium loan system.” (From January 2008, expand scope of target policies)

※Regarding policies for which the customer’s intention is unclear even after carrying out the above guidance, upon reinstatement deadline Nippon Life will pay surrender benefit with or without customer request (in general, up to three years after lapse).

## **2. Measures toward improvement of the payment system**

### ①Promoting spread of computerized medical certificates

- “MEDI-Papyrus,” a computerized medical certificate software developed by Nissay Information Technology Co., Ltd., was approved by the Life Insurance Association of Japan. Nippon Life will coordinate with the Life Insurance Association of Japan to promote increased usage of computerized medical certificates.

### ②Improvement of payment assessors’ assessment capability

- From October 2007, the Life Insurance Association of Japan has commenced an examination for life insurance claims assessors. 480 Nippon Life employees involved in payment assessment took the examination and 452 of them passed. Nippon Life is improving operations of its internal underwriting system in conjunction with strengthening its payment assessor education. (October 2007)

## **3. Improvement of customer service system**

### Introduction of new call center system

- Nippon Life has renewed its call center system, which handles procedures and inquiries via telephone. The renewal will improve stability of system infrastructure (configuration duplexing), as well as operability and speed (smooth screen changes according to customer requests). Nippon Life will continue to expand the various functions that contribute to improving customer service. (September 2007)