FY2013

Survey on Life Protection

((Quick Report Version))

December 2013

Japan Institute of Life Insurance

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Survey Outline

① Survey Area ..... entire country (400 spots)
② Survey Target ..... men and women individually, aged 18 to 69 years
③ Sampling Method ..... stratified, two-stage, random sampling
④ Survey Method ..... collecting responses in person (however, for portions on status of participation in life insurance and individual annuity insurance, method of collecting pre-written responses is also partially used)
⑤ Survey Period ..... April 13 to June 10, 2013
⑥ Survey Company ..... Central Research Services, Inc.
⑦ Collected samples 4,043

Chapter I　Life Planning and Life Security Awareness

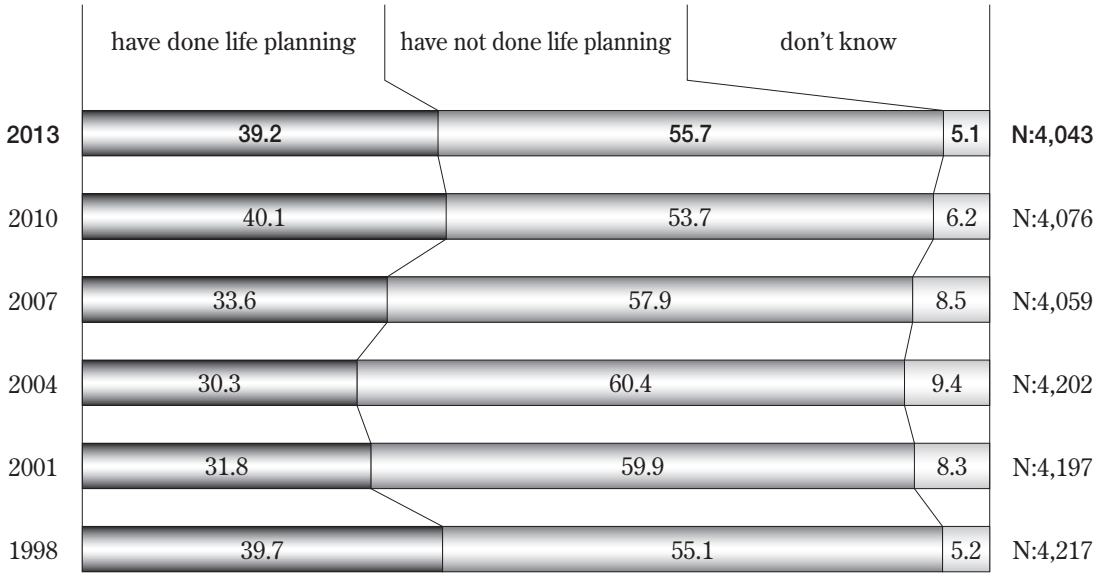
1. Awareness of Life Planning

(1) Whether or not to do life planning

On whether or not to do specific life planning, such as how they would like their future or their family's future to be, and how to prepare financially for their goals, 39.2% answered with "have done life planning" and 55.7% answered as "haven't done life planning," so approx. 40% have done specific life planning. Compared to the previous time, not much of a difference was seen.

<Table I-1> Whether or not to do life planning

(unit:%)



(2) Period of life planning

To the person who answered “have done life planning,” we asked “until approximately how many years from now does your life plan go?” and the average answer was 15.8 years.

Looking at the distribution, the period of “6-10 years” was the most frequent answer, at 29.3%, followed by “16-20 years” (26.5%), and “over 20 years” (13.2%).

Compared to the previous time, not much of a difference was seen.

<Table I-2> Period of life planning

(unit:%)

	5 years or shorter	6-10 years	11-15 years	16-20 years	over 20 years	don’t know		average
2013	**11.4**	**29.3**	**8.6**	**26.5**	**13.2**	**10.9**	**N:1,585**	**15.8 years**
2010	12.2	29.4	7.0	24.6	15.2	11.5	N:1,633	16.1 years
2007	22.3	36.5	7.0	16.0	6.7	11.4	N:1,363	12.3 years
2004	24.7	36.8	6.0	14.8	7.1	10.7	N:1,273	12.0 years
2001	27.3	38.2	6.2	12.7	5.5	10.0	N:1,335	11.2 years
1998	9.8	32.2	10.2	25.3	14.1	8.4	N:1,673	16.4 years

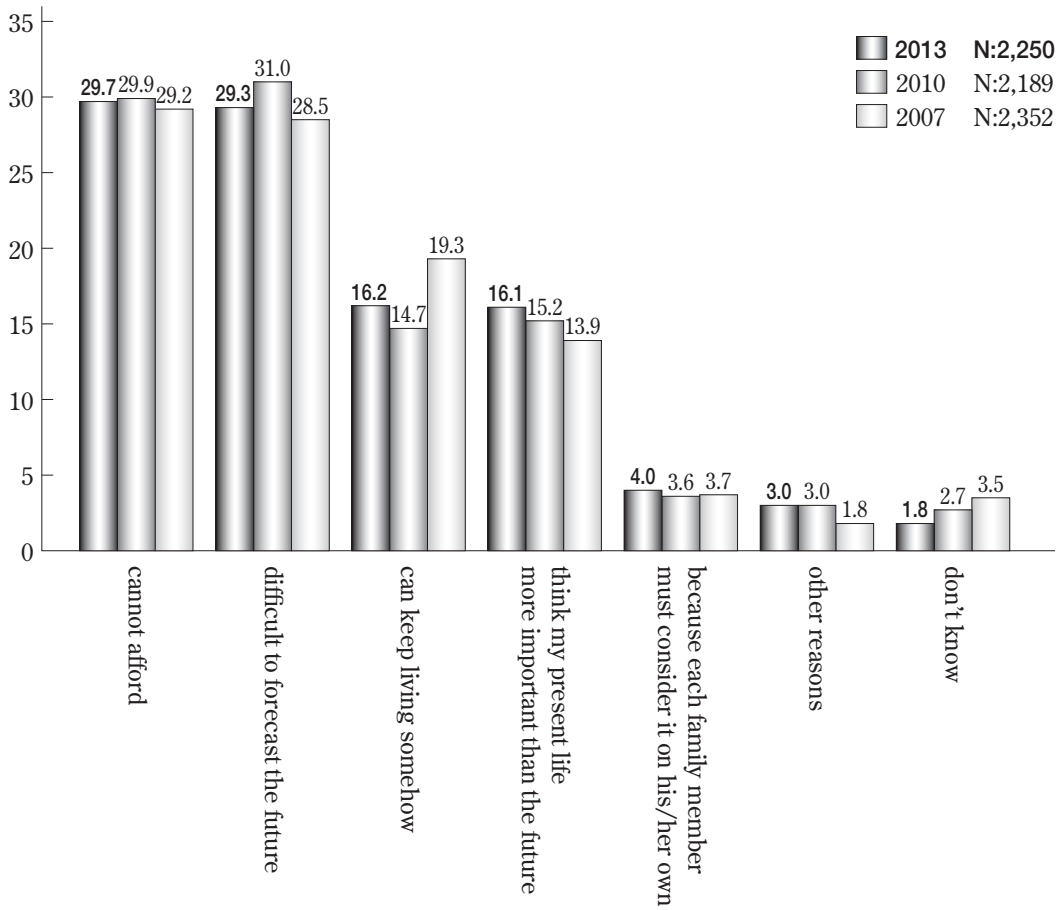
(3) Reason for not doing life planning

When we look at the reasons given by people who answered “haven’t done life planning,” the greatest reason is “cannot afford”, at 29.7%, followed by “difficult to forecast the future” (29.3%), “can keep living somehow” (16.2%), “think my present life more important than the future” (16.1%).

Compared to the previous time, not much of a difference was seen.

<Table I-3> Reason for not doing life planning

(unit:%)



2. Financial Preparation Items Regarded Important by Households

Looking at the items considered important out of financial preparations currently underway, for men, “preparation for the event of own hospitalization” ranks the highest, at 48.3%, followed by “preparation for own death” (45.4%), and “preparation for nursing care funds for self” (24.3%). For women, “preparation for the event of own hospitalization” ranks the highest, at 39.4%, followed by “preparation for hospitalization of spouse” (34.7%), “preparation for death of spouse” (29.6%).

In the time series analysis, for women, “preparation for own death” has been increasing since 2004.

<Table I-4> Financial preparation items regarded important by households (sex)

(multiple answers within 3 items, unit:%)

		N	preparation for own death	preparation for death of spouse	preparation for the event of own hospitalization	preparation for hospitalization of spouse	preparation for nursing care funds for self	preparation for nursing care funds for spouse	preparation for savings for old age for self and spouse	preparation for the case of being unable to work*	preparation for the case of spouse being unable to work*	preparation of education funds for children	preparation of wedding funds for children	preparation of marriage funds for self	preparation of housing funds	preparation of funds for cultivation and entertainment	preparation of purchase funds for consumer durables	other purposes	haven't done financial preparations	don't know
men	**2013**	**1,769**	**45.4**	**12.2**	**48.3**	**13.7**	**24.3**	**7.4**	**23.0**	**14.6**	**3.6**	**16.8**	**2.6**	**2.7**	**3.0**	**4.4**	**3.0**	**0.8**	**13.7**	**1.8**
	2010	1,848	44.9	10.5	46.9	13.5	24.7	7.7	23.3	15.6	3.6	16.5	2.3	2.4	3.5	4.1	2.5	0.8	15.3	3.0
	2007	1,862	46.7	10.1	48.7	12.6	21.3	7.1	24.9	13.7	3.4	17.4	3.1	2.7	4.7	4.2	3.4	0.5	13.4	2.2
	2004	1,856	43.6	10.0	47.3	11.9	20.7	9.4	27.2	16.1	3.5	15.4	3.3	2.9	3.9	4.6	4.1	0.7	15.2	2.6
	2001	1,937	48.4	12.9	51.3	14.8	23.5	9.7	25.9			17.2	3.7	3.0	4.7	5.7	4.9	0.5	13.4	2.4
	1998	1,953	49.8	12.3	49.5	14.1	21.7	8.4	27.6			19.4	4.4	3.4	7.1	5.2	4.1	0.6	12.0	3.4
	1996	2,049	56.4	12.4	51.1	10.8	21.7	8.4	27.8			17.9	6.1	3.2	5.8	5.2	3.4	0.5	9.8	2.2
women	**2013**	**2,274**	**17.0**	**29.6**	**39.4**	**34.7**	**22.3**	**15.3**	**24.0**	**10.0**	**9.1**	**20.2**	**3.2**	**2.3**	**3.0**	**3.7**	**2.6**	**0.7**	**10.5**	**1.4**
	2010	2,228	15.5	31.8	38.2	35.0	20.6	14.1	24.4	10.9	8.7	19.5	3.5	3.1	3.4	4.6	2.2	0.7	10.3	2.1
	2007	2,197	13.8	31.2	40.3	35.3	20.7	12.3	24.2	9.5	10.2	21.1	3.9	2.3	3.4	4.6	3.2	1.0	10.9	1.9
	2004	2,346	13.5	33.3	38.2	33.4	20.5	13.3	26.5	10.1	10.8	20.9	5.3	2.7	3.5	4.6	2.6	0.9	10.4	2.3
	2001	2,260	14.4	33.5	40.1	33.6	25.6	17.7	25.7			21.0	5.0	2.6	4.1	6.1	3.6	0.7	10.7	2.5
	1998	2,264	15.9	35.0	40.4	33.5	24.4	16.8	27.5			19.2	6.3	3.1	5.6	5.4	2.7	0.5	9.7	2.3
	1996	2,339	18.6	35.3	39.9	31.4	22.0	13.0	24.0			23.1	7.7	3.0	5.7	5.2	2.8	0.6	10.1	2.4

*newly established from the 2004 survey

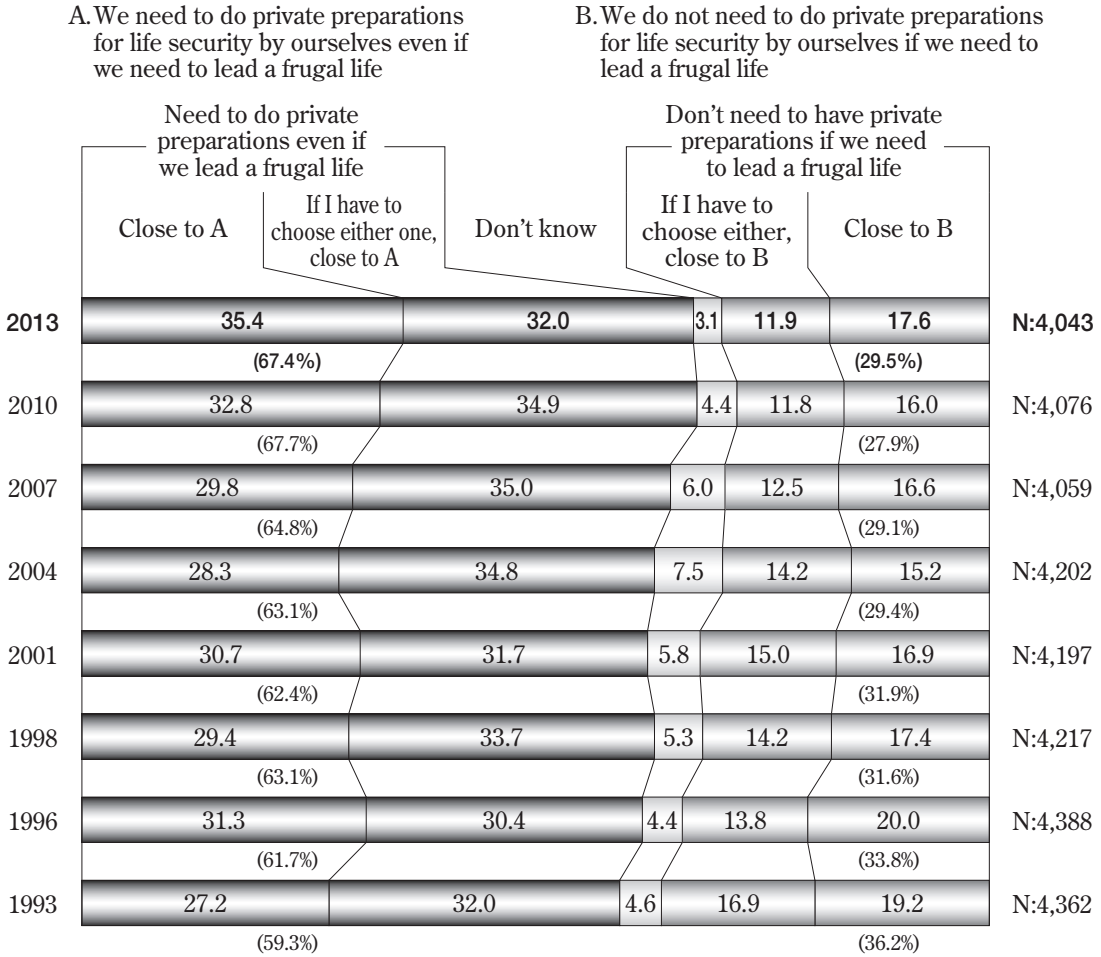
3. Approach to Preparation of Private Life Security

Looking at whether people think they need to have life security such as medical security, death coverage, old-age security, even if they have to lead a frugal life, “need to do private preparations even if we lead a frugal life” accounts for 67.4% and “do not need to do private preparations if we need to lead a frugal life” accounts for 29.5%.

Compared to the previous time, out of “need to do private preparations even if we lead a frugal life,” “close to A” increases by 2.6 points.

<Table I-5> Approach to preparation of private life security

(unit: %)



Chapter II Medical Security

1. Anxiety awareness about injury or sickness

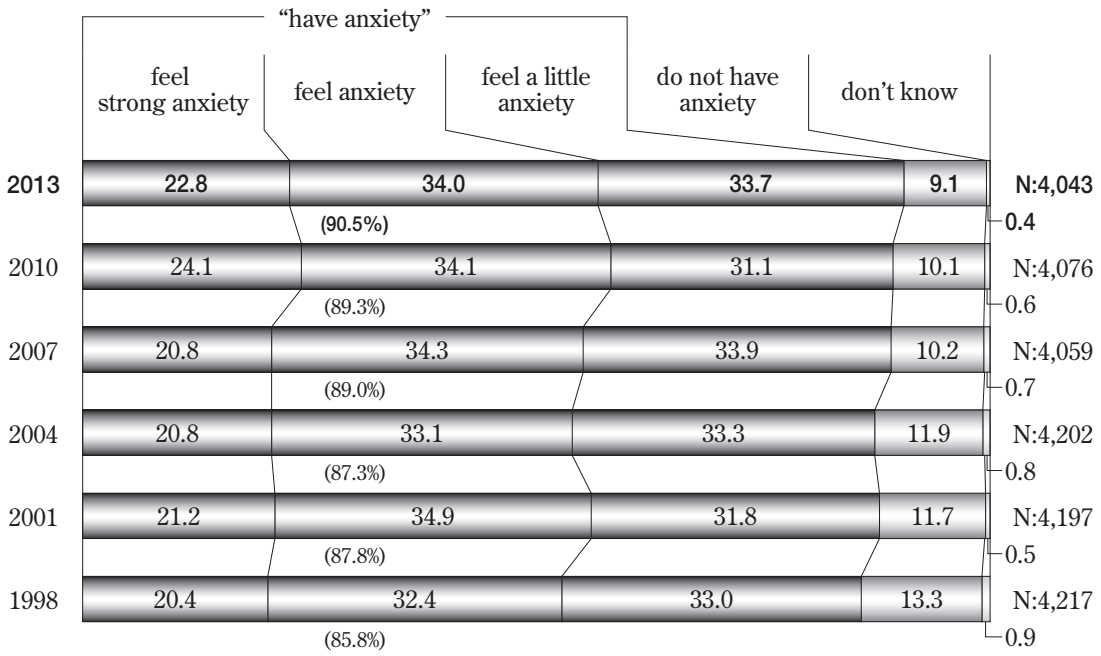
(1) Presence of anxiety about injury or sickness

When asked whether or not they feel anxiety about own injury or sickness, “have anxiety” accounted for 90.5%, and in breakdown, “feel anxiety” and “feel a little anxiety” both exceed 30%, and “feel strong anxiety” exceeds 20%. Meanwhile, “do not feel anxiety” accounts for 9.1%.

In the time series analysis, “have anxiety” has been on an increasing trend since 2004.

<Table II-1> Presence of anxiety about injury or sickness

(unit:%)



(2) Details of anxiety about injury or sickness

Looking at the specific details of anxiety of the persons who answered “have anxiety,” “medical expenses amounts high due to long-term hospitalization” was the highest, at 55.5%, followed by “insufficient with public medical insurance alone” (44.9%), “cause physical and medical burden on family” (44.3%).

Compared to the previous time, in “medical expense amounts high due to long-term hospitalization” “insufficient with public health insurance alone” “cause physical and medical burden on family,” “disorder and aftereffects will be left” the points decreased, and especially for “insufficient with public health insurance alone,” the range of decrease is large, as it decreases by 7.4 points.

<Table II-2> Details of anxiety about injury and sickness

(multiple answers, unit:%)

	N	medical expense amounts high due to long-term hospitalization	insufficient with public health insurance alone*	cause physical and medical burden on family	disorder and aftereffects will be left	suffer unexpected accident	become unable to work due to disability, etc.	suffer one of three major diseases	need to pay expenses for advanced medical treatment not covered by insurance	income will be lost due to prolongation of medical treatment
2013	**3,659**	**55.5**	**44.9**	**44.3**	**36.6**	**36.4**	**35.0**	**34.4**	**33.7**	**30.0**
2010	3,639	58.6	52.3	48.1	39.3	37.1	35.3	38.0	35.5	32.5
2007	3,613	57.9	39.6	46.9	33.0	39.2	33.1	38.6	29.3	31.1

	N	cannot cover expenses with current preparations	cost of charge for the hospital bed not covered by insurance	not sure if able to be reinstated to work	suffer chronic disease	incidental costs such as the cost for family hospital visits will be accrued	not sure if able to get proper treatment	other reasons	don’t know
2013	**3,659**	**29.8**	**21.4**	**20.0**	**19.0**	**18.6**	**15.0**	**0.6**	**0.8**
2010	3,639	32.6	25.3	21.0	22.1	18.8	18.6	0.7	0.8
2007	3,613	30.1	25.5	22.7	22.0	19.0	18.1	0.8	1.0

*In the 2007 survey, the language was “cannot rely on public health insurance”

2. Experience of Hospitalization in Past 5 Years

(1) Experience of hospitalization and number of days of hospitalization

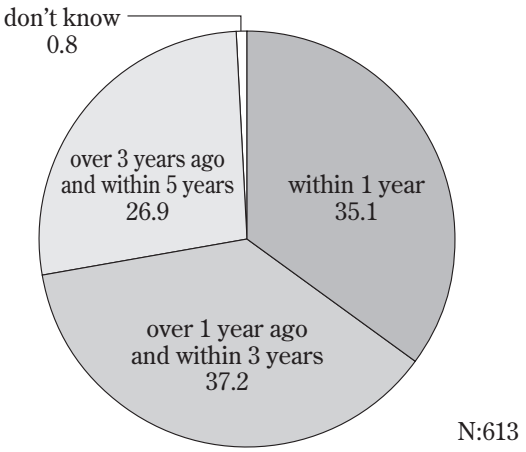
① Experience of hospitalization

Percentage of "have had experience of hospitalization" in the past 5 years due to own injury or sickness was 15.2%. Out of the persons who "have had experience of hospitalization," the time of most recent hospitalization was 35.1% for "within 1 year," 37.2% for "over 1 year ago and within 3 years," and 26.9% for "over 3 years ago and within 5 years."

<Table II-3> Time of most recent hospitalization

[aggregation base: person hospitalized in past 5 years]

(unit:%)



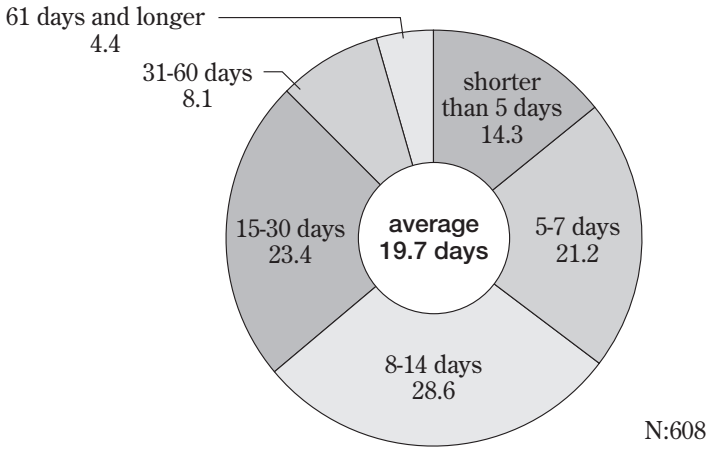
② Number of days of hospitalization in most recent hospitalization

Number of days of hospitalization in most recent hospitalization for persons who have had experience of hospitalization is 19.7 days in average. Looking at the distribution of the number of days of hospitalization, "8-14 days" is 28.6%, and "15-30 days" is 23.4%.

<Table II-4> Number of days of hospitalization in most recent hospitalization

[aggregation base: person hospitalized in past 5 years]

(unit:%)



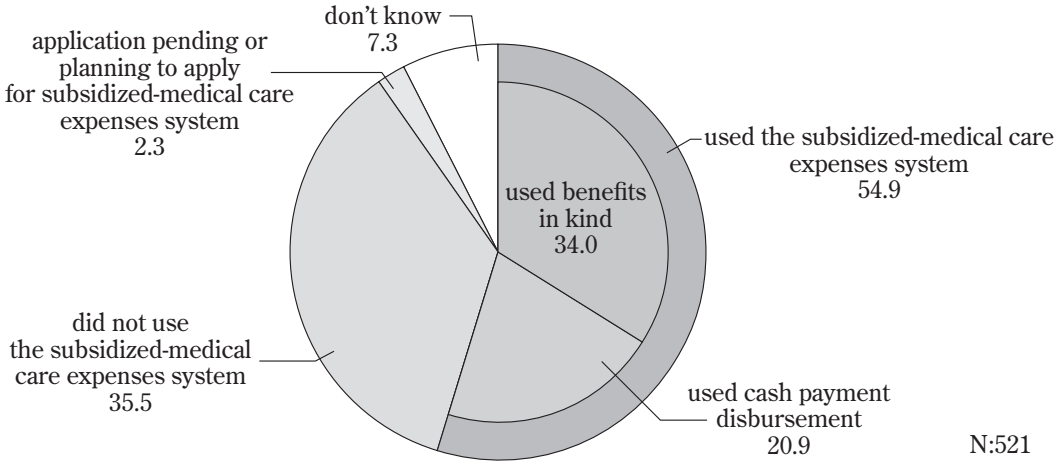
(2) Experience of use of subsidized-medical care expenses system at time of most recent hospitalization

Looking at the experience of use of the subsidized-medical care expenses system at the time of most recent hospitalization for persons who have had the experience of hospitalization, people who "used the subsidized-medical care expenses system" were 54.9% and who "did not use the subsidized-medical care expenses system" were 35.5%. Moreover, among the people who "used the subsidized-medical care expenses system," people who "used benefits in kind" were 34.0%, and those who "used cash payment disbursement" were 20.9%.

<Table II-5> Experience of use of subsidized-medical care expenses system at time of most recent hospitalization

[aggregation base: person hospitalized in past 5 years]

(unit:%)



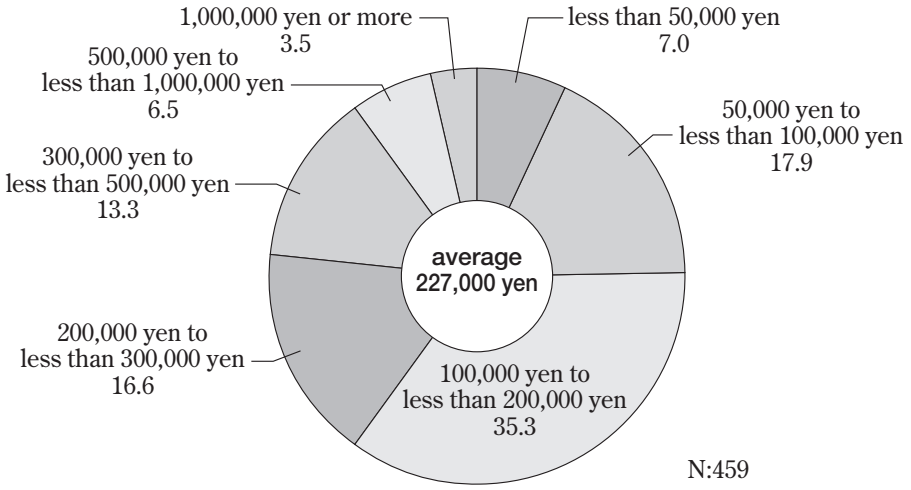
(3) Individual contribution expenses at time of most recent hospitalization

Among those who have had the experience of hospitalization, average of individual contribution expenses* at the time of the most recent hospitalization for persons who used the subsidized-medical care expense system and those who did not use the subsidized-medical care expense system (including non-applicable) is 227,000 yen. Looking at the distribution of expenses, "100,000 yen to less than 200,000 yen" recorded 35.3%, "50,000 yen to less than 100,000 yen" recorded 17.9%, and "200,000 yen to less than 300,000 yen" recorded 16.6%.

<Table II-6> Individual contribution expenses at time of most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years and paid individual contribution (persons who used the subsidized-medical care expense system, and persons who did not use the subsidized-medical care expense system (including non-applicable))]

(unit:%)



*In addition to treatment costs, food, charges for hospital beds not covered by insurance, transportation costs (including transportation costs for family members who visited the hospital), clothes, daily goods, etc. are included. In the case of using the subsidized-medical care expense system, the amount after use of the system)

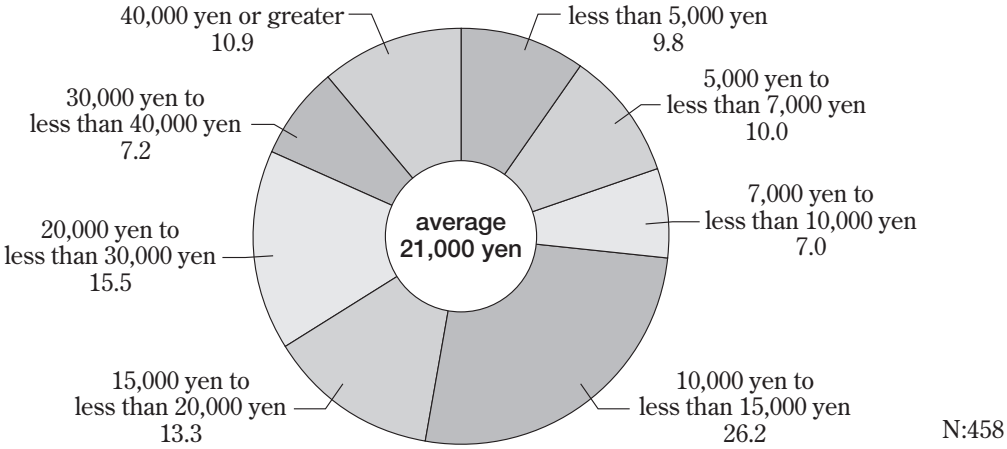
Individual contribution per day*, which is calculated by dividing the total amount of the individual contribution by the number of days of hospitalization, was 21,000 yen on average. Looking at the distribution of expenses, “10,000 yen to less than 15,000 yen” recorded the highest, at 26.2%, and “20,000 yen to less than 30,000 yen” was also high at 15.5%.

*Average of values calculated for each sample

<Table II-7> Individual contribution expenses per day at time of most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years and paid individual contribution (persons who used subsidized-medical care expense system, and persons who did not use subsidized-medical care expense system (including non-applicable))]

(unit:%)



*In addition to treatment costs, food, charges for hospital beds not covered by insurance, transportation costs (including transportation costs for family members who visited the hospital), clothes, daily goods, etc. are included. In the case of using the subsidized-medical care expense system, the amount after use of the system)

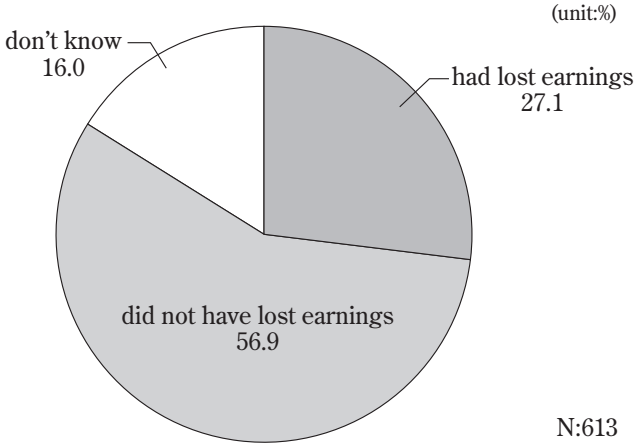
(4) Loss of earnings at time of most recent hospitalization

The percentage of persons who have had the experience of hospitalization and who had lost earnings in the most recent hospitalization was 27.1%.

<Table II-8> Whether or not earnings were lost at time of most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years]

(unit:%)



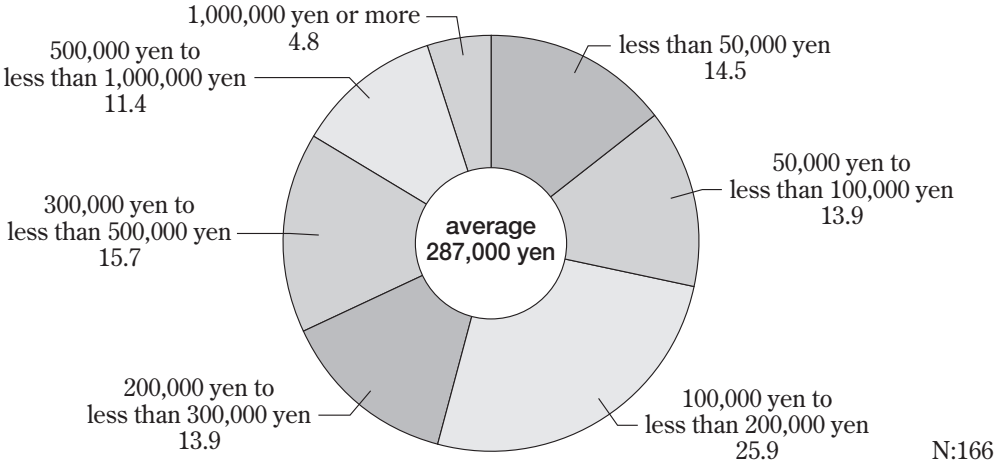
(5) Lost earnings at time of most recent hospitalization

The average lost earnings for persons who had lost earnings at the time of the most recent hospitalization was 287,000 yen. Looking at the distribution, “100,000 yen to less than 200,000 yen” was 25.9%, “300,000 yen to less than 500,000 yen” was 15.7%, and “less than 50,000 yen” was 14.5%.

<Table II-9> Lost earnings at time of most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years and had lost earnings]

(unit:%)



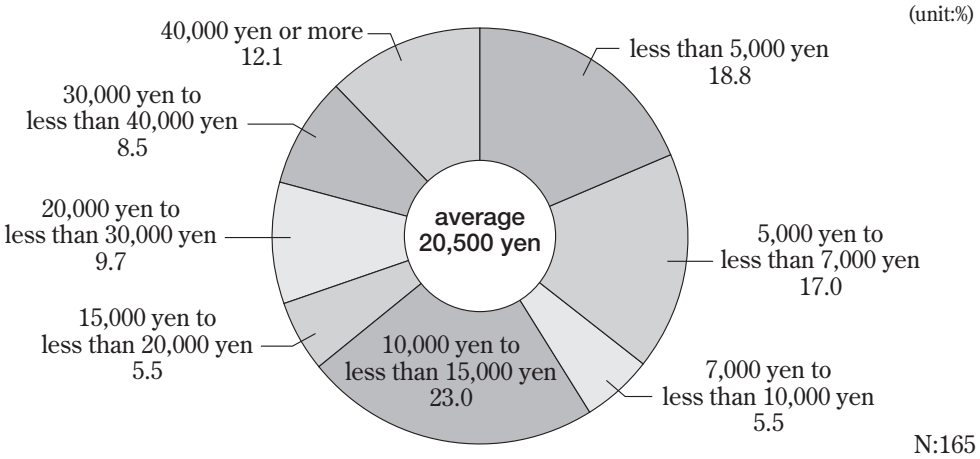
Lost earnings per day*, which is calculated by dividing the total amount of lost earnings by the number of days of hospitalization, was 20,500 yen on average. Looking at the distribution, “10,000 yen to less than 15,000 yen” recorded 23.0%, “less than 5,000 yen” was 18.8% and “5,000 yen to less than 7,000 yen” was 17.0%.

*Average values calculated for each sample

<Table II-10> Lost earnings per day at time of most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years and had lost earnings]

(unit:%)



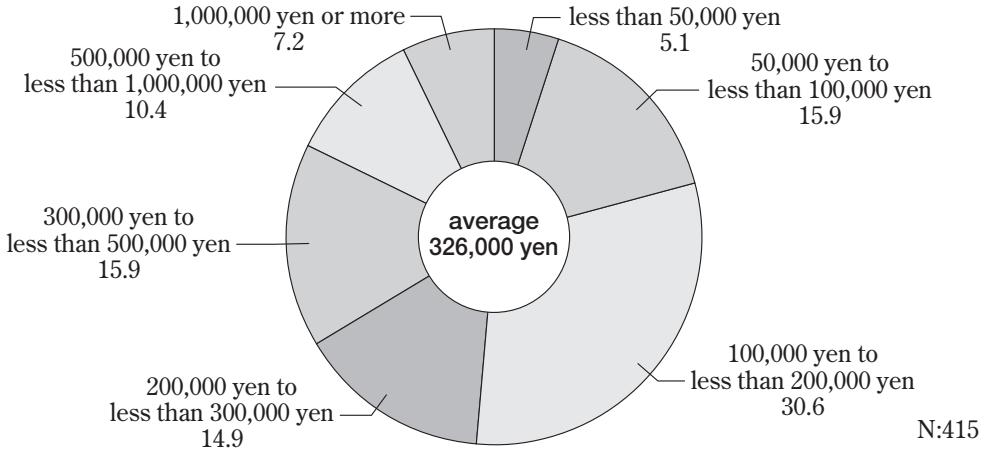
(6) Total amount of individual contributions and lost earnings at time of most recent hospitalization

The average total amount of individual contributions and lost earnings at the time of the most recent hospitalization for persons who have had the experience of hospitalization was 326,000 yen. Looking at the distribution, “100,000 yen to less than 200,000 yen” recorded 30.6%, “50,000 yen to less than 100,000 yen” and “300,000 yen to less than 500,000 yen” were 15.9%.

<Table II-11> Total amount of individual contributions and lost earnings at time of most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years and paid individual contributions or had lost earnings]

(unit:%)



*Total of individual contribution expenses and lost earnings at time of most recent hospitalization
If there is no individual contribution expenses, or no lost earnings, it is counted “0 yen” and average was calculated.

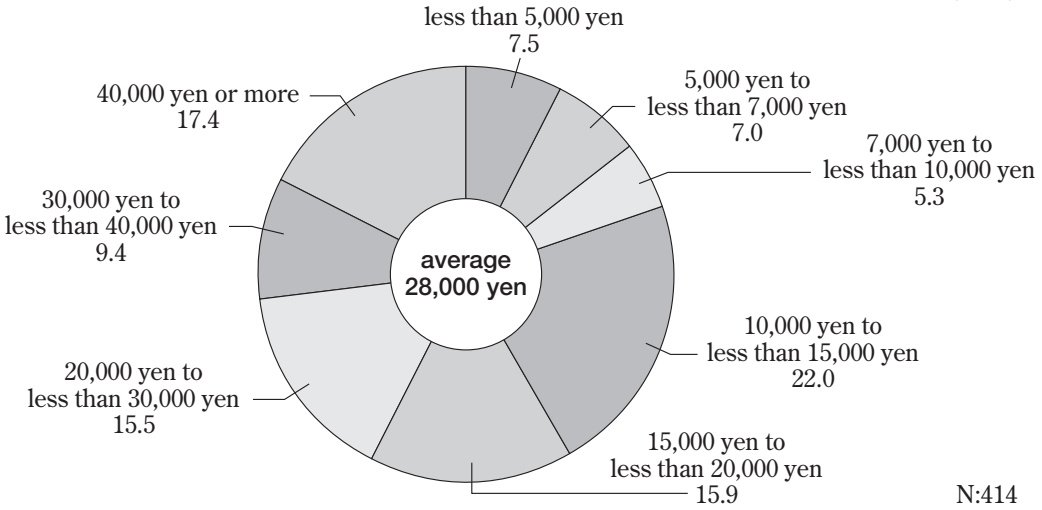
The total amount of individual contribution expenses and lost earnings per day*, which were calculated by dividing the total amount of the individual contribution expenses and lost earnings by the number of days of hospitalization, was 28,000 yen on average. Looking at the distribution, “10,000 yen to less than 15,000 yen” recorded 22.0%, “40,000 yen or more” is 17.4% and “15,000 yen to less than 20,000 yen” were 15.9%.

*Average of values calculated for each sample

<Table II-12> The total amount of individual contribution expenses and lost earnings per day at time of the most recent hospitalization

[Aggregation base: persons hospitalized in past 5 years and paid individual contribution or had lost earnings]

(unit:%)



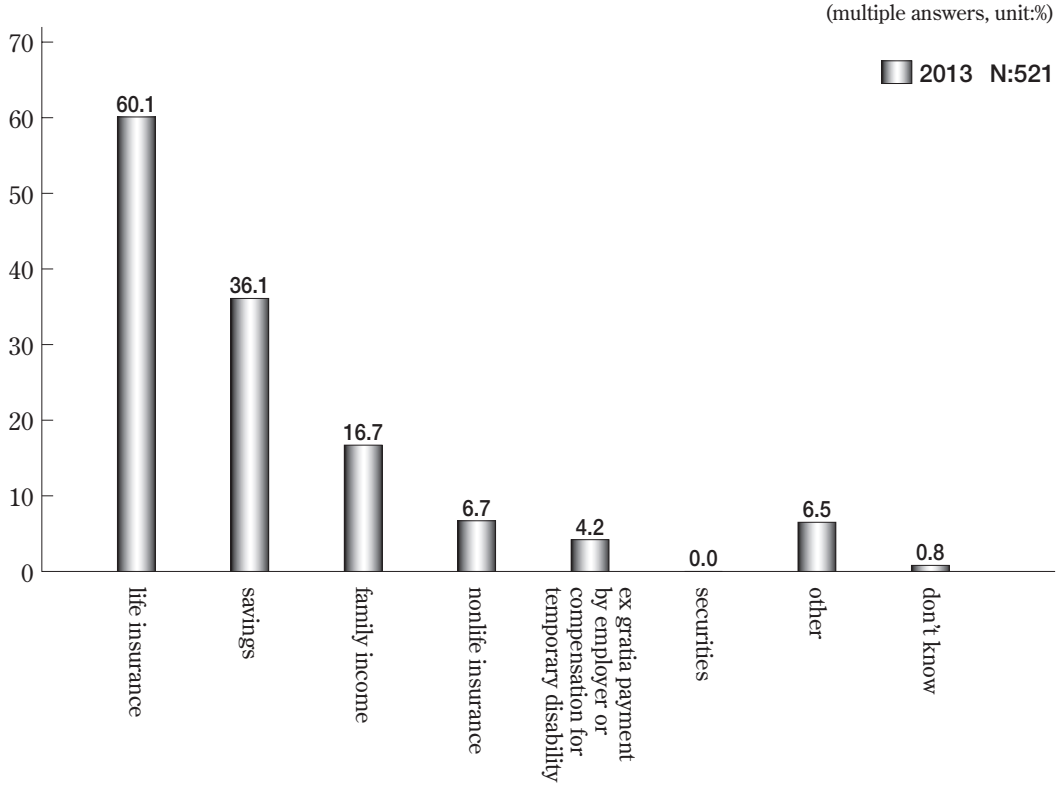
*Total of individual contribution expenses and lost earnings at time of most recent hospitalization
If there is no individual contribution expenses, or no lost earnings, it is counted “0 yen” and average was calculated.

(7) Method of appropriation to individual contribution expenses or lost earnings at the time of most recent hospitalization

As the method of appropriation to individual contribution expenses or lost earnings at the time of the most recent hospitalization for persons who had the experience of hospitalization, “life insurance” was the highest, 60.1%, followed by “savings” (36.1%) and “family income” (16.7%).

<Table II-13> Method for appropriation to individual contribution expenses or lost earnings at the time of the most recent hospitalization

(multiple answers, unit:%)

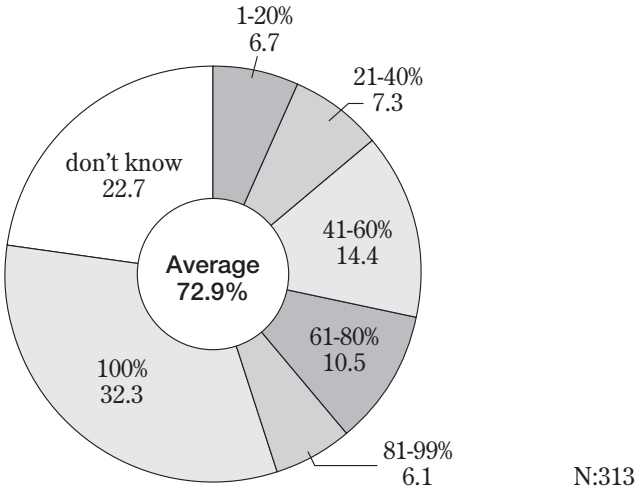


(8) Ratio of appropriation from life insurance at time of most recent hospitalization

Ratio of appropriation from life insurance to the total amount of expenses by the person who used life insurance as a method for appropriation for individual contribution expenses or lost earnings was 72.9%. Looking at the distribution of the ratio of appropriation, “100%” was 32.3%, “41 to 60%” was 14.4%, and “61 to 80 %” was 10.5%.

<Table II-14> Ratio of appropriation from life insurance at time of most recent hospitalization

(unit:%)



3. Awareness of Public Health Insurance

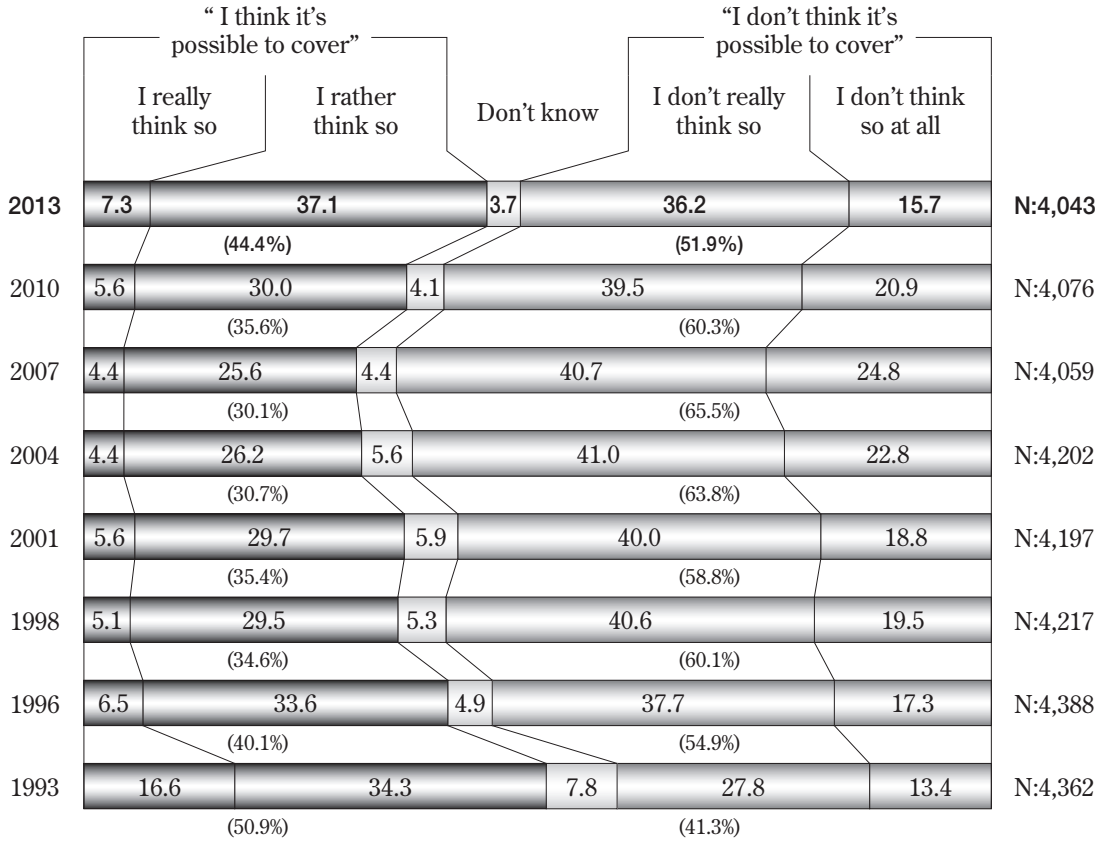
(1) Approach to public health insurance

About whether or not answerers think it is possible to cover their own medical expenses by public health insurance alone, “I think it’s possible to cover” was 44.4% and “I don’t think it is possible to cover” was 51.9%.

In the time series analysis, “I think it’s possible to cover” has been on an increasing trend since 2007, and increased by 8.8 points from the previous time. On the other hand, “I don’t think it’s possible to cover” has been on a decreasing trend since 2007 and decreased by 8.4 points compared to the previous time.

<Table II-15> Approach to public health insurance

(unit:%)



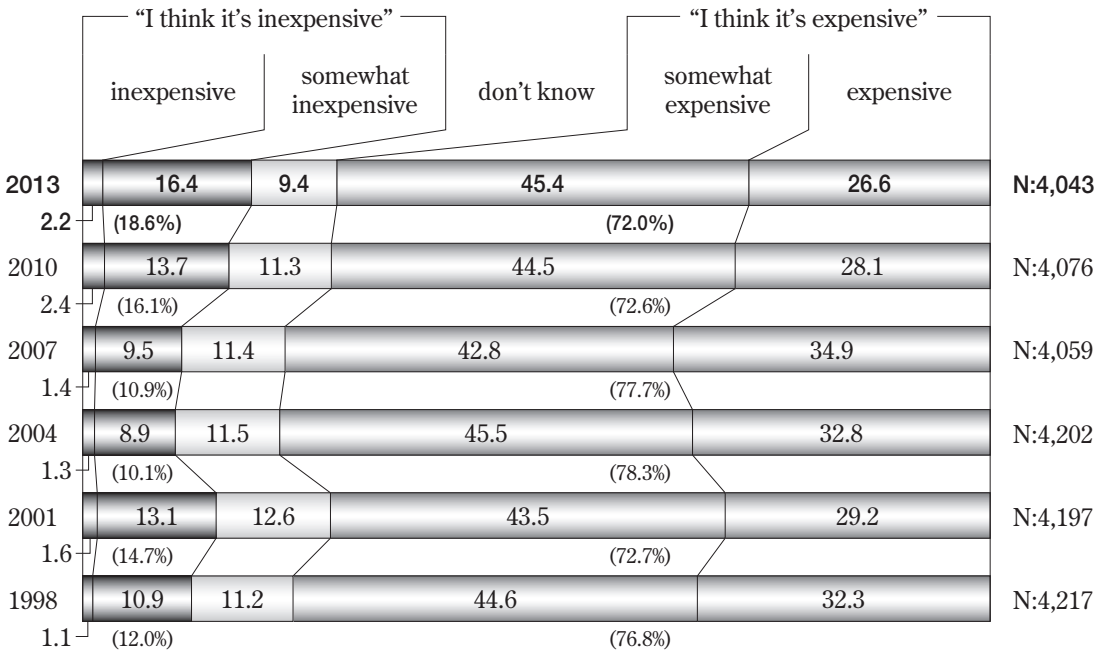
(2) Evaluation of public health insurance

① Evaluation of public health insurance premiums

Looking at the evaluations of premiums, “I think it’s inexpensive” was 18.6% and “I think it ‘s expensive” is 72.0%. In the time series analysis, “I think it’s inexpensive” has been on an increasing trend since 2004, and increased by 2.5 points from the previous time.

<Table II-16> Evaluation of public health insurance premiums

(unit:%)

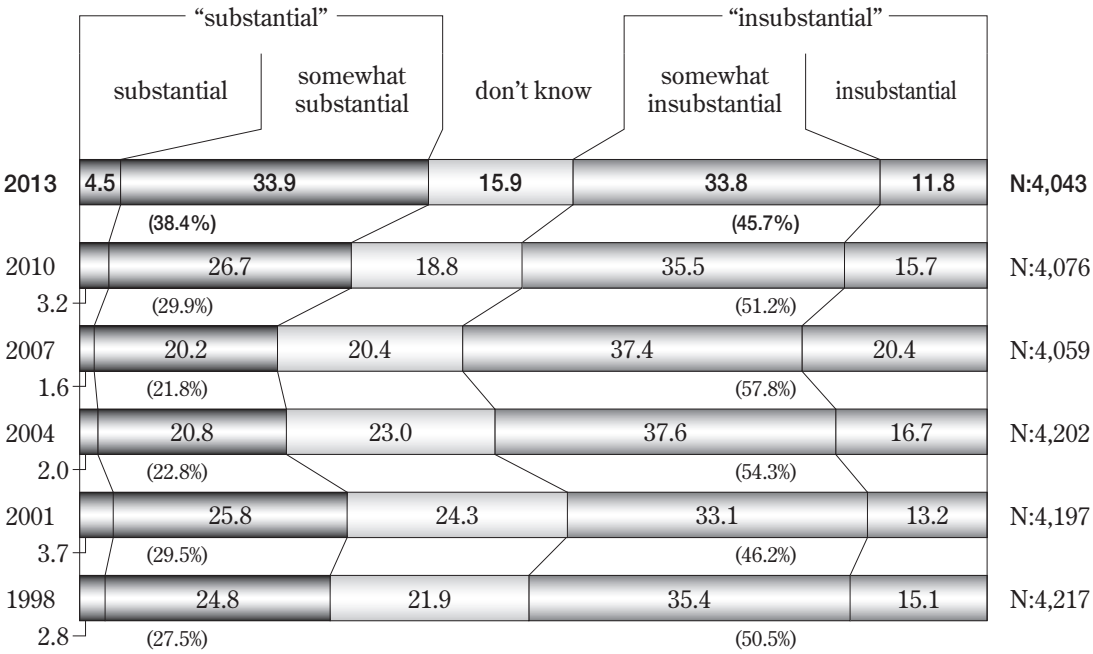


② Evaluation of details of benefits of public health insurance

Looking at evaluation of details of benefits, “substantial” is answered by 38.4% and “insubstantial” was answered by 45.7%. In the time series analysis, “substantial” has increased and “insubstantial” has decreased since 2007, and “substantial” increased over a broader range, by 8.5 points, from the previous time.

<Table II-17> Evaluation of details of benefits of public health insurance

(unit:%)



(3) Medical security is public security enhancement-oriented or self-help effort-oriented

As preparation for treatment or hospitalization due to injury or sickness, when looking at whether people are oriented to have enhancement of public security or preparations by self-help effort, “public-security enhancement oriented” is 42.8% and “self-help effort-oriented” is 51.0%.

Compared to the previous time, “self-help effort-oriented” increased by 4.5 points and “public security enhancement-oriented” decreased by 3.7%.

<Table II-18> Medical security is public security enhancement-oriented or self-help effort-oriented

(unit:%)

A. Rather than doing preparations based on self-help effort, even by paying a larger amount of premium or tax than now, I would like to have enhancement of public health insurance

B. Rather than paying a larger amount of premium or tax than a present for enhancement of public health insurance, I would like to prepare based on self-help effort.

	Public security enhancement -oriented			Self-help effort-oriented		
	Close to A	Somewhat close to A	Don’t know	Somewhat close to B	Close to B	
2013	**19.8**	**23.0**	**6.2**	**22.6**	**28.4**	**N:4,043**
	(42.8%)				**(51.0%)**	
2010	19.7	26.9	7.0	20.9	25.6	N:4,076
	(46.5%)				(46.5%)	
2007	17.0	22.0	9.2	24.6	27.2	N:4,059
	(39.0%)				(51.8%)	
2004	14.8	25.1	11.4	23.2	25.5	N:4,202
	(39.9%)				(48.7%)	
2001	17.1	24.8	9.3	22.3	26.5	N:4,197
	(41.9%)				(48.8%)	
1998	17.2	24.1	10.9	22.2	25.6	N:4,217
	(41.3%)				(47.9%)	

4. Status of Private Preparations for Medical Security

Looking at the status of private economic preparations for medical security, “prepared” accounted for 82.8% and “unprepared” accounted for 15.9%.

Looking specifically at the specific method of preparations, “life insurance” was the highest, at 70.5%, followed by “savings” (38.3%), and nonlife insurance (19.5%).

In the time series analysis, “prepared” has been on an increasing trend since 2004.

<Table II-19> Status of private preparations for medical security

(multiple answers, unit:%)

	N	life insurance	nonlife insurance	savings and deposits	securities	other	prepared	unprepared	don’t know
2013	**4,043**	**70.5**	**19.5**	**38.3**	**5.1**	**0.6**	**82.8**	**15.9**	**1.3**
2010	4,076	71.0	19.8	38.1	5.4	0.5	82.2	15.9	1.9
2007	4,059	70.3	24.8	37.7	5.5	0.5	82.0	16.5	1.4
2004	4,202	68.0	21.8	37.5	4.1	0.3	79.3	17.2	3.5
2001	4,197	66.9	25.9	40.2	4.6	0.4	80.2	16.9	2.8
1998	4,217	70.4	25.9	42.5	4.4	0.3	81.8	15.8	2.4
1996	4,388	70.1	22.9	40.7	4.3	0.8	82.4	16.1	1.5
1993	4,362	67.0	23.2	42.3	5.5	0.4	82.5	15.8	1.7
1991	4,442	71.0	20.8	34.8		1.1	82.8	14.4	2.7
1990	4,401	70.8	20.4	35.1		0.7	81.9	15.6	2.4

*Until the 1991 survey, “savings and deposits” and “securities” were included in questions under the form of “savings and deposits, and securities such as stock or bonds.”

5. Life Insurance as Medical Security

(1) Participation rate in life insurance by which sickness hospitalization benefits are paid

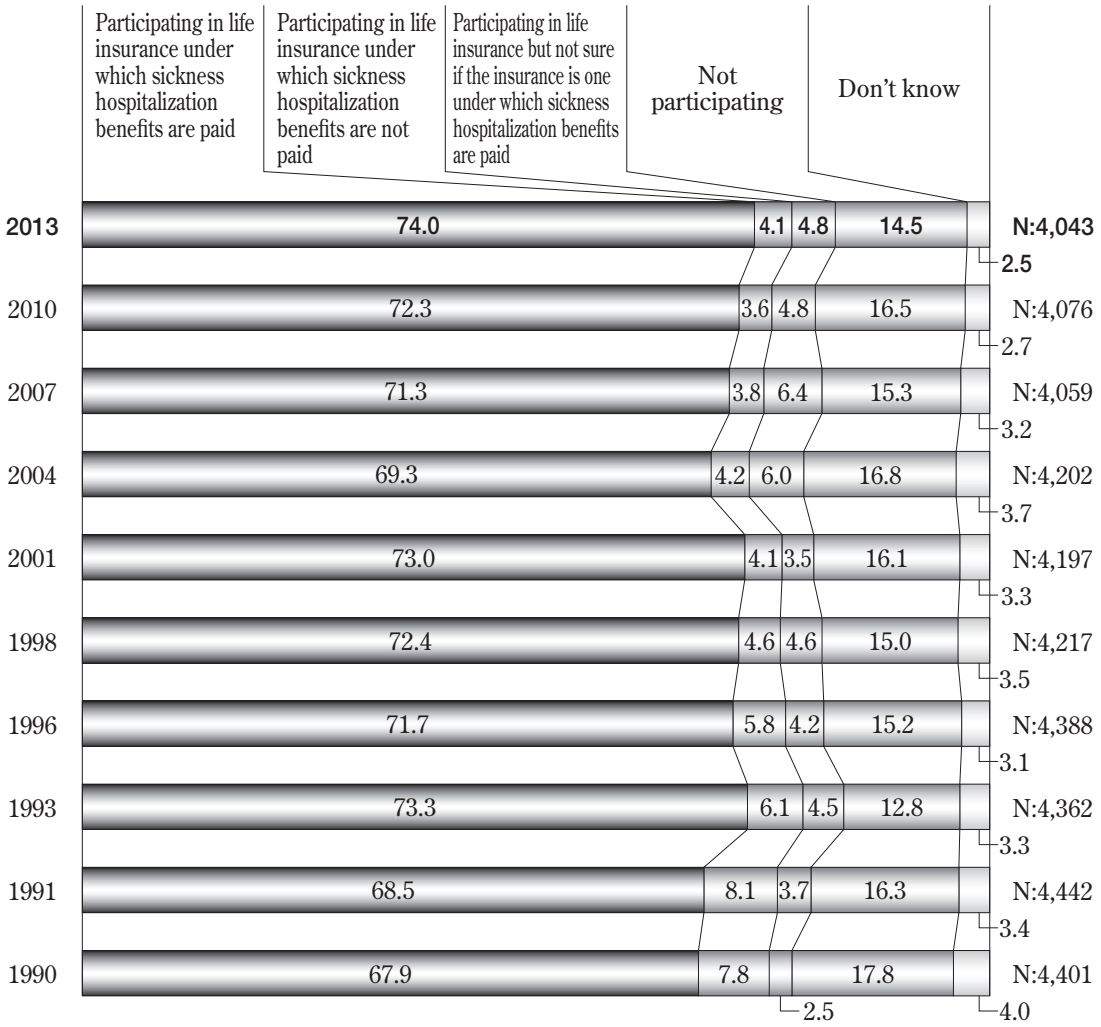
① Participation rate in life insurance under which sickness hospitalization benefits are paid (overall life insurance companies)

Out of life insurance handled by private life insurance companies, the Post Office, JA (Japan Agriculture), CO-OP, and Zenrosai (including individual annuity insurance or mutual life aid), the rate of participation in life insurance under which sickness hospitalization benefits are paid is 74.0%.

In the time series analysis, the participation rate in life insurance under which sickness hospitalization benefits are paid has been on an increasing trend since 2004.

<Table II-20> Whether or not to have sickness hospitalization benefits (overall life insurance companies)

(unit:%)



② Participation rate in life insurance under which sickness hospitalization benefits are paid (private insurance companies)

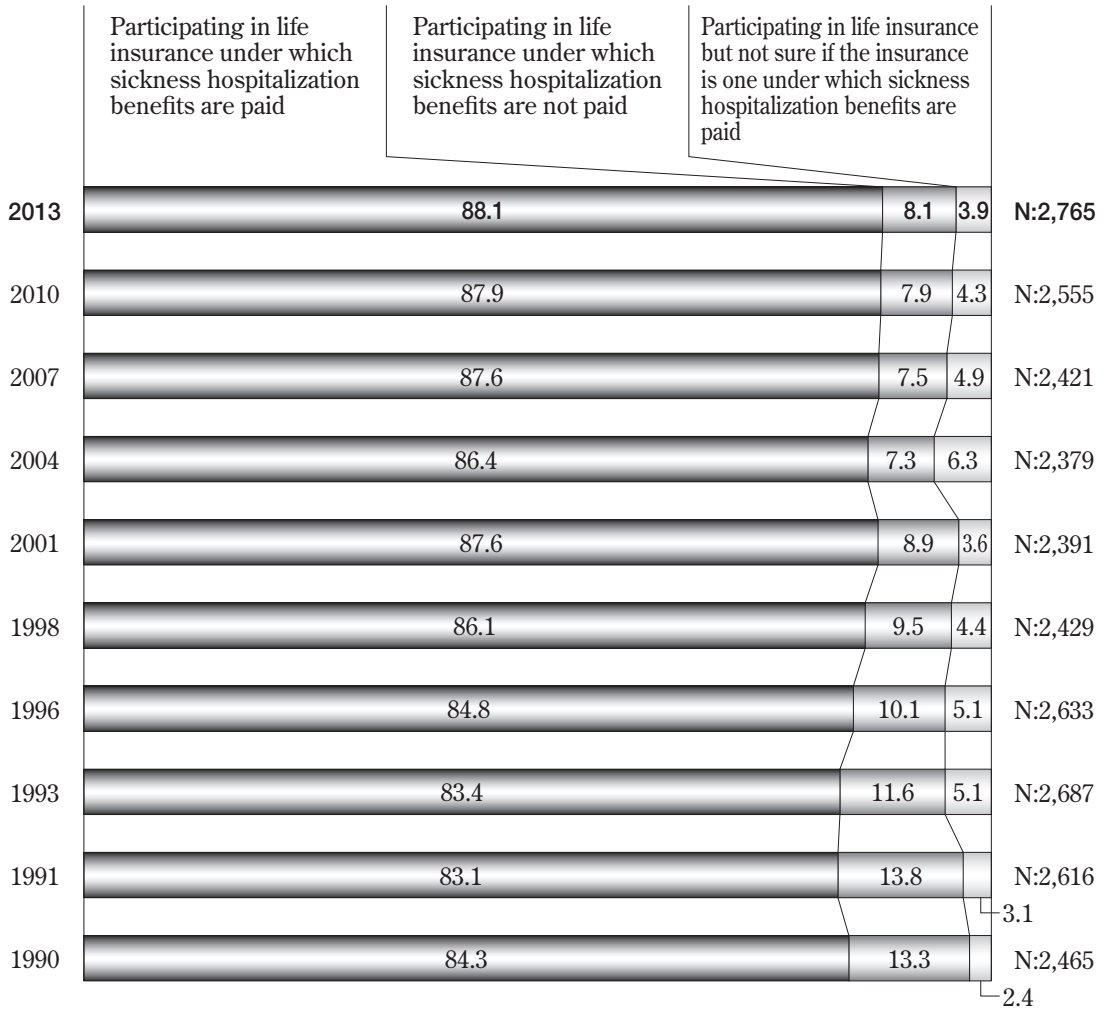
Limited to persons who are participating in private life insurance and individual annuity insurance, when looking at the participation rate in life insurance by which sickness hospitalization benefits are paid, it is 88.1%.

Compared to the previous time, not much of a difference was seen.

<Table II-21> Whether or not to have sickness hospitalization benefits (private insurance companies)

(Aggregation base: persons who participate in life insurance or individual annuity insurance of private insurance companies)

(unit:%)



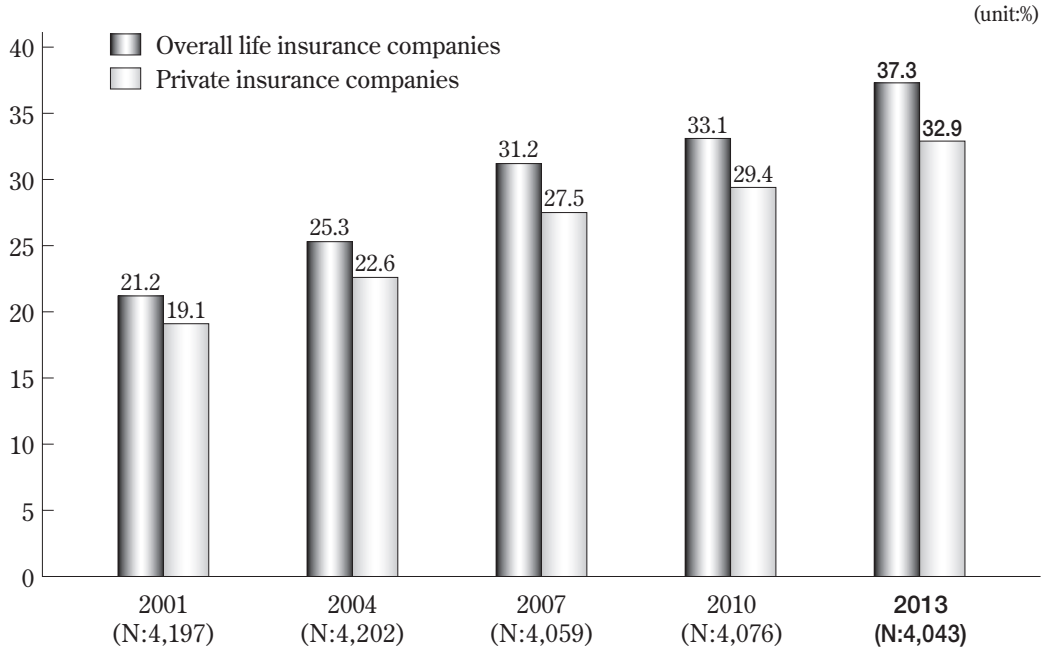
*Since the 2010 survey, Japan Post Insurance products are included.

③ Participation rate in cancer insurance or cancer rider

Participation rate in cancer insurance or cancer riders handled by private life insurance companies, JA, CO-OP and Zenrosai is 37.3%. Moreover, in private insurance companies, it is 32.9%.

In the time series analysis, both overall life insurance and private insurance have been on an increasing trend.

<Table II-22> Participation rate in cancer insurance and cancer rider

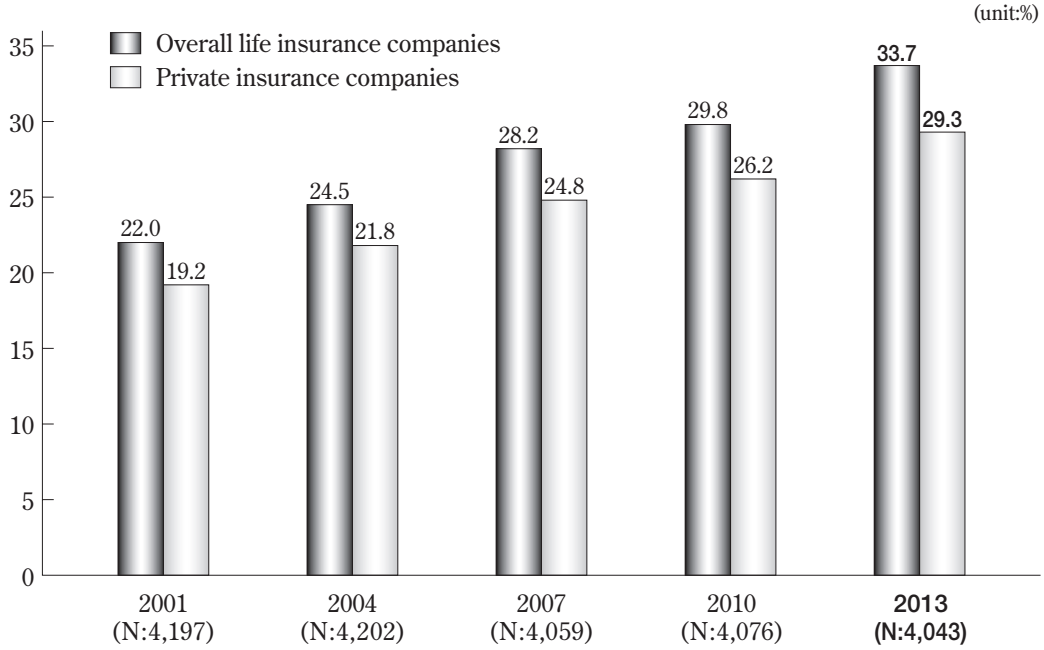


④ Participation rate in insurance for specified diseases and riders for specified diseases

Participation rate in insurance for specified diseases and riders for specified diseases handled by private life insurance companies, JA, CO-OP and Zenrosai, is 33.7%. Moreover, at private insurance companies, it is 29.3%.

In the time series analysis, both overall life insurance and private insurance have been on an increasing trend.

<Table II-23> Participation rate in insurance for specified diseases and riders for specified diseases



(2) Daily amount of sickness hospitalization benefits

① Daily amount of sickness hospitalization benefits (overall life insurance companies)

The average daily amount of sickness hospitalization benefits for persons who answered that they were "participating in life insurance under which sickness hospitalization benefits are paid" is 10,900 yen for men and 9,000 yen for women.

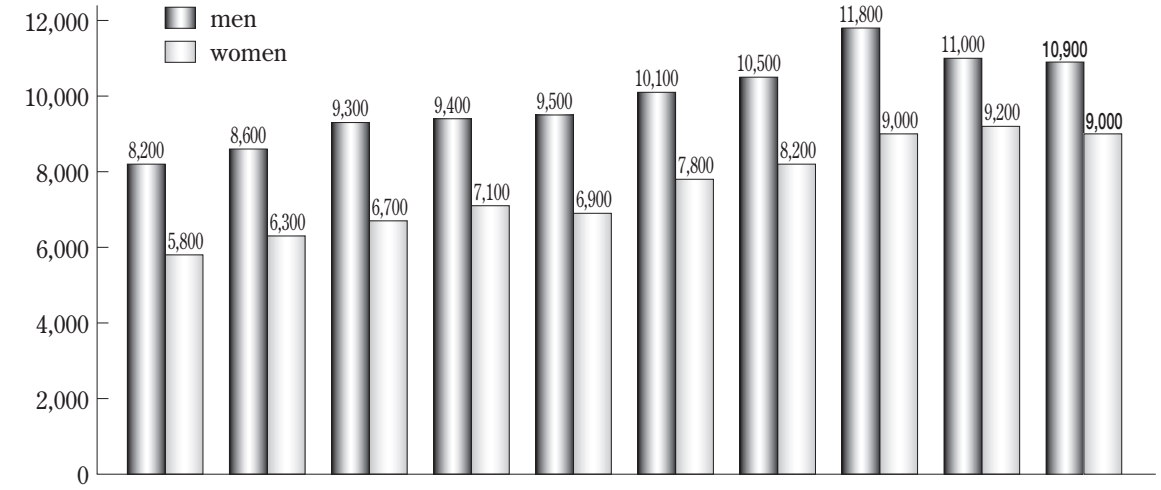
Compared to the previous time, not much of a difference was seen.

Looking at the distribution of the amount of benefits, "10,000 yen to less than 15,000 yen" for men and "5,000 yen to less than 7,000 yen" for women were the most frequent answers, at more than 30%.

<Table II-24> Daily amount of sickness hospitalization benefits (overall life insurance companies) [sex]

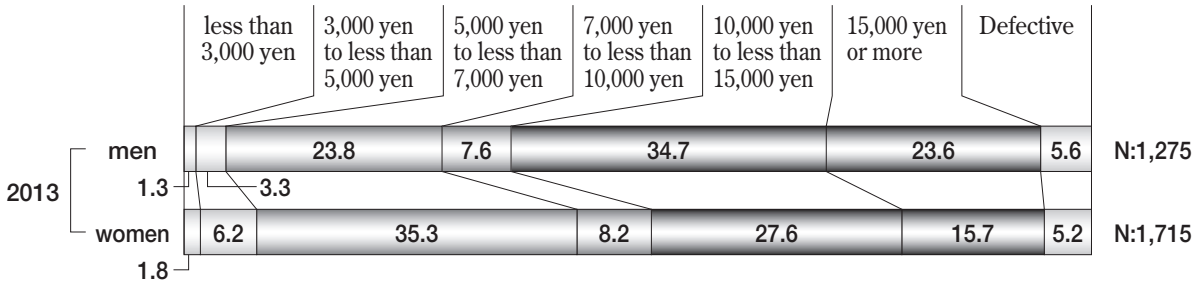
(Aggregation base: persons who participate in life insurance or individual annuity insurance under which sickness hospitalization benefits are paid)

(unit: yen)



	1990	1991	1993	1996	1998	2001	2004	2007	2010	**2013**
men N:	1,543	1,527	1,560	1,532	1,453	1,432	1,299	1,312	1,305	**1,275**
women N:	1,446	1,515	1,637	1,616	1,600	1,630	1,614	1,584	1,643	**1,715**

(unit:%)



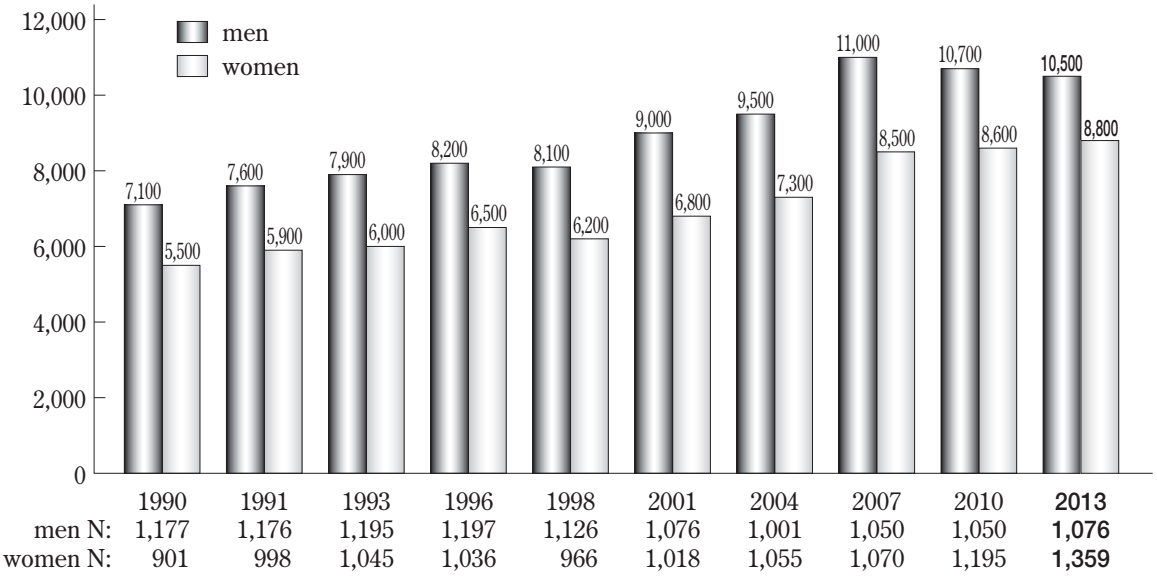
② Daily amount of sickness hospitalization benefits (private insurance companies)

The average daily amount of sickness hospitalization benefits for those who are participants in life insurance under which sickness hospitalization benefits are paid is 10,900 yen for men and 8,800 yen for women. Compared to the previous time, not much of a difference was seen.

<Table II-25> Daily amount of sickness hospitalization benefits (private insurance companies) [sex]

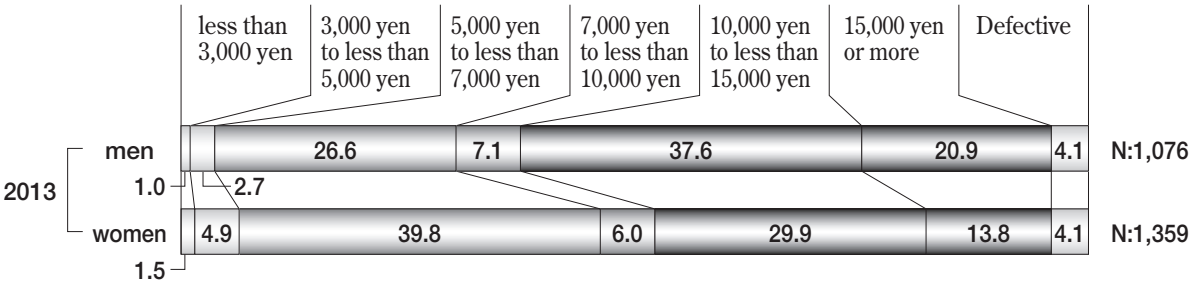
(Aggregation base: persons who participate in life insurance or individual annuity insurance of private insurance companies under which sickness hospitalization benefits are paid)

(unit: yen)



*Since the 2010 survey, Japan Post Insurance products are included

(unit:%)



*Japan Post Insurance products are included

(3) Desired amount of sickness hospitalization benefits

As preparations for medical treatment expenses, etc. at time of hospitalization due to injury or sickness, when looking at the desired amount of sickness hospitalization benefits, the average amount is 11,700 yen for men and 10,500 yen for women. Looking at the distribution of the amount of benefits, a percentage of "15,000 yen or more" is 21.4% for men and 15.1% for women. Compared to the previous time, it decreased by 600 yen for men.

Compared to the daily amount of hospitalization benefits taken out (p. 22), it is insufficient by 800 yen for men and by 1,500 yen for women.

<Table II-26> Desired amount of sickness hospitalization benefits [sex]

(unit:%)

		less than 5,000 yen	5,000 yen to less than 7,000 yen	7,000 yen to less than 10,000 yen	10,000 yen to less than 15,000 yen	15,000 yen or more	don't know		average
men	2013	10.6	2.0	2.3	46.6	21.4	17.2	N:1,769	11,700 yen
men	2010	10.3	1.5	2.1	43.9	25.2	17.0	N:1,848	12,300 yen
men	2007	7.0	2.2	1.2	43.7	29.1	16.8	N:1,862	12,600 yen
women	2013	14.6	1.8	1.8	52.0	15.1	14.6	N:2,274	10,500 yen
women	2010	14.0	2.2	2.2	50.6	16.6	14.4	N:2,228	10,600 yen
women	2007	9.9	2.3	2.0	49.7	20.1	16.0	N:2,197	11,200 yen

6. Feelings of Satisfaction About Medical Security

Looking at feelings of satisfaction about medical security, in other words, private preparations for medical security plus public security and corporate security, “satisfied” is 37.9%, and “dissatisfied” is 54.9%, so more than 50% sensed a feeling of dissatisfaction as a result.

Compared to the previous time, “satisfied” increased by 5.2 points and “dissatisfied” decreased by 4.9 points.

<Table II-27> Feelings of satisfaction about medical security

(unit:%)

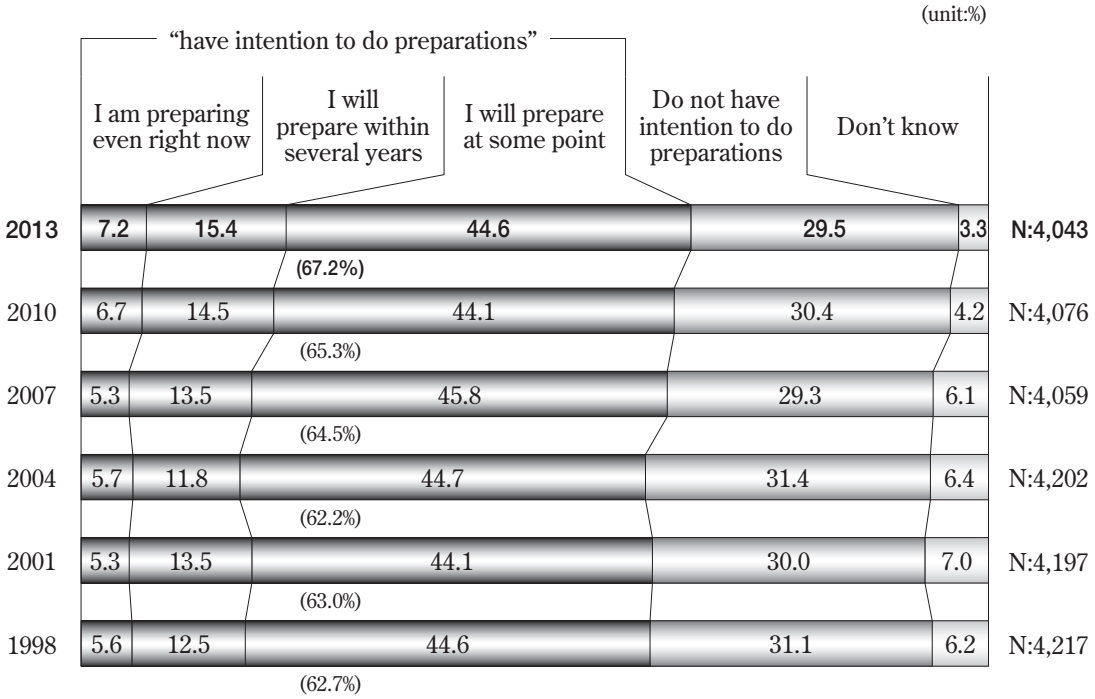
	“satisfied”			“dissatisfied”		
	sufficient	somewhat sufficient	don’t know	somewhat insufficient	totally insufficient	
2013	**6.8**	**31.1**	**7.2**	**41.2**	**13.6**	**N:3,989**
	(37.9%)			**(54.9%)**		
2010	4.7	28.0	7.5	41.8	18.1	N:3,999
	(32.7%)			(59.8%)		
2007	4.2	25.0	8.1	45.7	17.0	N:4,001
	(29.2%)			(62.7%)		
2004	4.1	26.1	10.1	43.4	16.3	N:4,055
	(30.2%)			(59.7%)		
2001	4.9	26.2	9.7	44.9	14.3	N:4,078
	(31.1%)			(59.2%)		
1998	4.1	25.4	10.7	45.5	14.4	N:4,115
	(29.5%)			(59.9%)		

7. Intention to Do Future Preparations for Medical Security

Looking at the intention to do future preparations for medical security, “have intention to do preparations” accounted for 67.2% and “do not have intention to do preparations” accounted for 29.5%.
In the time series analysis, “have intention to do preparations” has been on an increasing trend since 2004.

<Table II-28> Intention to do future preparations for medical security

(unit:%)



8. Means of Covering Hospitalization Expenses

Looking at how people think they will cover treatment expenses and living expenses, including that which they are going prepare in the future, in the case where hospitalization for two or three months becomes necessary due to own sickness or injury, “public health insurance” is the highest, at 72.9%, followed by “life insurance” (67.4%), “savings and deposits” (49.7%), “family income” (18.9%) and “nonlife insurance” (14.8%) Compared to the previous time, “life insurance” increased by 2.8%.

<Table II-29> Means of covering hospitalization expenses

(multiple answers, unit:%)

	N	public health insurance	ex gratia payment of company or compensation for temporary disability life insurance	life insurance	nonlife insurance	savings and deposits	securities	family income	other	don't know
2013	**4,043**	**72.9**	**10.7**	**67.4**	**14.8**	**49.7**	**2.4**	**18.9**	**1.3**	**1.5**
2010	4,076	73.5	10.9	64.6	14.4	49.7	2.5	20.0	1.2	2.1
2007	4,059	73.8	11.4	66.7	18.0	48.9	2.6	19.4	0.8	2.3
2004	4,202	74.9	9.8	65.3	18.1	51.3	2.2	24.6	1.1	2.9
2001	4,197	75.1	14.2	64.9	21.6	50.9	2.2	22.8	0.8	2.0
1998	4,217	74.0	12.4	67.0	21.1	52.7	2.0	26.7	0.6	2.6

Chapter III Old-Age Security

1. Anxiety Awareness About Life After Retirement

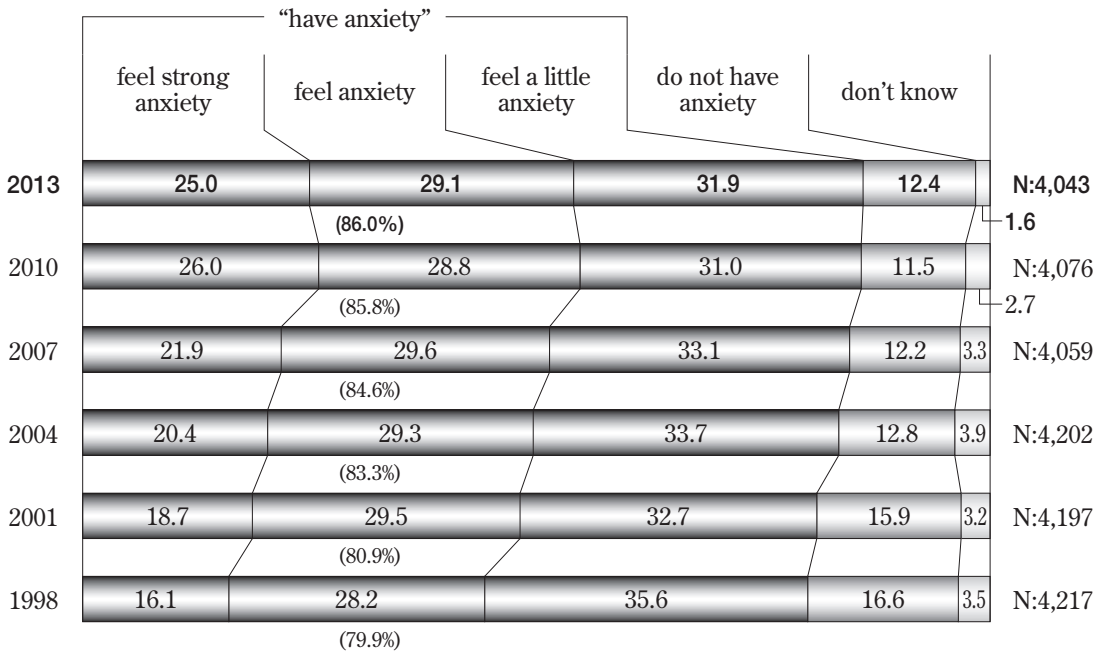
(1) Presence of anxiety about life after retirement

When asked whether or not they feel anxiety about their own life after retirement, “have anxiety” accounted for 86.0%, and meanwhile, “don’t feel anxiety” accounts for 12.4%, so over 80% of persons have anxiety about life after retirement.

In the time series analysis, “have anxiety” has been on an increasing trend.

<Table III-1> Presence of anxiety about life after retirement

(unit:%)



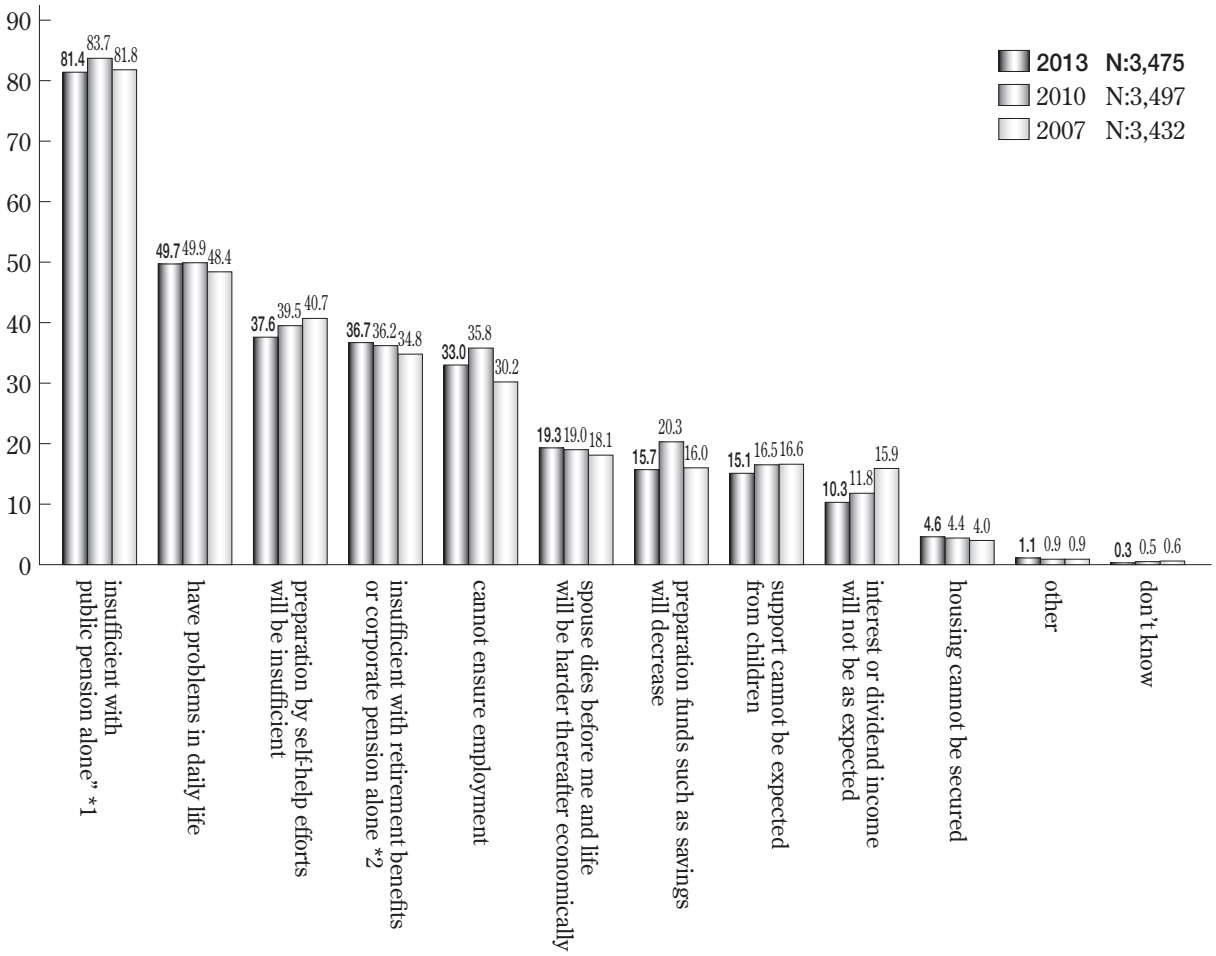
(2) Details of anxiety about life after retirement

Looking at the specific details of anxiety of the persons who answered “have anxiety,” “insufficient with public pension alone” was the highest, at 81.4%, followed by “have problems with daily living” (49.7%), “preparations by self-help efforts will be insufficient” (37.6%), “insufficient with retirement benefits or corporate pension alone” (36.7%).

Compared to the previous time, in ““insufficient with retirement benefits or corporate pension alone” “cannot ensure employment” “preparation funds such as savings will decrease,” “interest or dividend income will not be as expected” the points decreased.

<Table III-2> Details of anxiety about life after retirement

(multiple answers, unit:%)



*1 In the 2007 survey, it was “can’t rely on public pension”
*2 In the 2007 survey, it was “can’t rely on retirement benefits or corporate pension”

2. Awareness About Life After Retirement

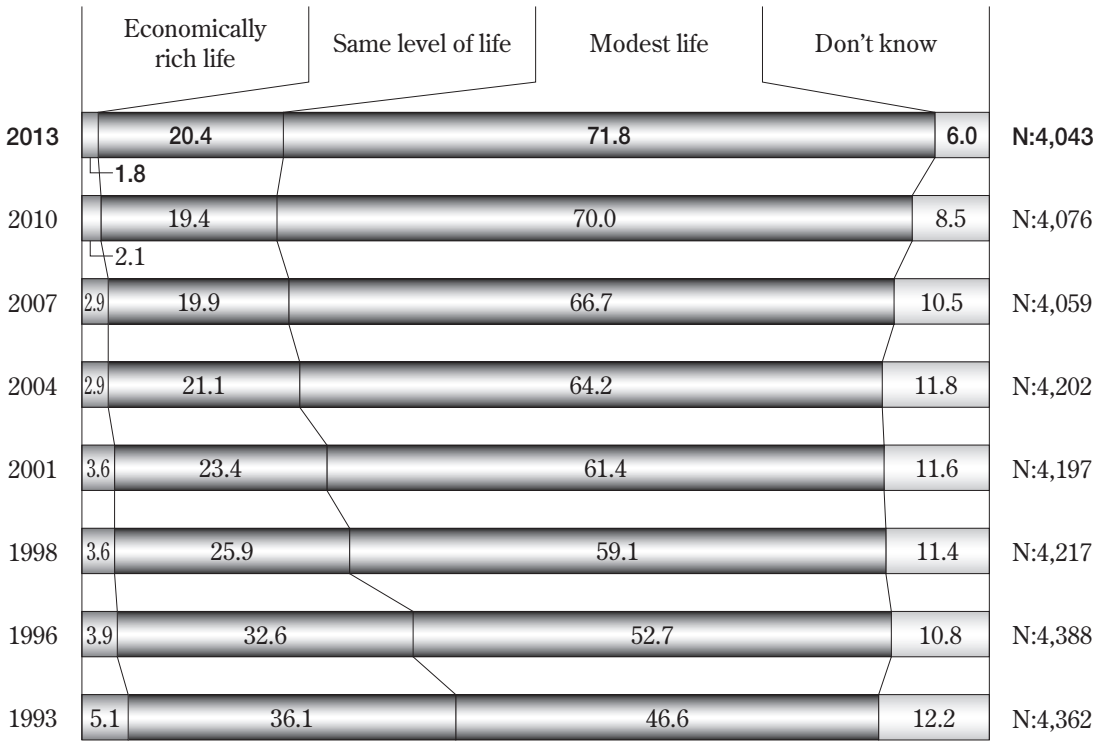
(1) Living standards of life after retirement

Looking at how people think their life after retirement will change economically compared to life up to that point, “modest life” accounted for 71.8%, “same level of life” accounted for 20.4% and “economically rich life” accounted for 1.8%.

In the time series analysis, “modest life” has been on an increasing trend.

<Table III-3> Living standards of life after retirement

(unit:%)



(2) Minimum daily living expenses after retirement

Looking at the minimum daily life expenses that are considered to be required for a married couple for living after retirement, the average amount is 220,000 yen per month.

Looking at the distribution, “200,000 yen to less than 350,000 yen” was answered most frequently, 32.3%, followed by“250,000 yen to less than 300,000 yen” and “300,000 yen to less than 400,000 yen”, both at 15.8%.

<Table III-4> Minimum daily living expenses after retirement

(unit: %)

	less than 150,000 yen	150,000 yen to less than 200,000 yen	200,000 yen to less than 250,000 yen	250,000 yen to less than 300,000 yen	300,000 yen to less than 400,000 yen	400,000 yen or more	don’t know		average
2013	**5.0**	**14.1**	**32.3**	**15.8**	**15.8**	**1.7**	**15.4**	**N:4,043**	**220,000 yen**
2010	5.4	13.1	31.9	13.5	17.7	2.2	16.1	N:4,076	223,000 yen
2007	4.1	9.7	29.2	15.8	19.5	2.3	19.4	N:4,059	232,000 yen
2004	3.3	7.9	27.1	16.6	23.9	3.1	18.2	N:4,202	242,000 yen
2001	4.4	9.5	28.5	13.1	22.6	3.2	18.7	N:4,197	235,000 yen
1998	3.6	9.0	27.4	13.0	22.1	4.2	20.7	N:4,217	240,000 yen
1996	3.7	9.5	28.1	10.7	23.8	4.4	19.8	N:4,388	241,000 yen
1993	4.7	9.8	29.1	11.8	19.8	3.1	21.7	N:4,362	231,000 yen
1991	4.6	9.9	27.4	11.5	19.8	2.9	23.9	N:4,442	232,000 yen
1990	6.9	13.9	29.1	9.3	13.7	2.0	25.1	N:4,401	214,000 yen

(3) Amount of addition to allow leeway in life after retirement

The average amount that is considered to be necessary, other than minimum daily living expenses, after retirement as expenses to lead life after retirement with economic leeway is 134,000 yen per month, which decreased by 9,000 yen compared to the previous time.

Looking at the distribution of amount, the percentage of “less than 100,000 yen” was 23.9%, 3.4 points increased from the previous time (20.5%).

<Table III-5> Amount of addition to allow leeway in life after retirement

(unit: %)

	less than 100,000 yen	100,000 yen to less than 150,000 yen	150,000 yen to less than 200,000 yen	200,000 yen to less than 250,000 yen	250,000 yen to less than 300,000 yen	300,000 yen or more	don’t intend to have life after retirement with leeway	don’t know		average
2013	23.9	35.2	4.2	8.4	2.1	10.8	1.4	14.0	N:4,043	134,000 yen
2010	20.5	35.7	4.3	9.0	2.4	12.0	1.3	14.8	N:4,076	143,000 yen
2007	18.2	34.1	4.3	9.3	1.6	13.2	1.9	17.5	N:4,059	151,000 yen
2004	19.9	37.6	4.0	9.2	1.3	9.8	1.8	16.4	N:4,202	137,000 yen
2001	18.3	37.0	4.0	10.9	1.5	9.6	1.7	17.0	N:4,197	138,000 yen
1998	15.5	37.7	4.3	10.6	1.8	9.4	1.7	19.0	N:4,217	142,000 yen
1996	14.4	36.0	4.2	11.9	1.5	12.1	2.9	16.9	N:4,388	153,000 yen
1993	15.2	35.3	4.3	11.4	1.6	10.5	1.9	19.8	N:4,362	147,000 yen
1991	15.4	31.8	3.9	10.2	1.8	13.0	2.3	21.6	N:4,442	155,000 yen
1990	17.5	28.1	3.4	9.8	3.0	13.2	2.6	22.6	N:4,401	158,000 yen

(4) Use of additional amount to allow leeway in life after retirement

Looking at the purpose people are considering for the additional amount to allow leeway in life after retirement, “travel and leisure” was answered most frequently, at 60.3%, followed by “hobbies and cultivation” (50.1%), “fulfillment of daily living expenses” (49.4%), and “communication with relatives” (46.7%).

In the time series analysis, “hobby and cultivation,” “communication with relatives” and “communication with neighbors or friends” have been on a decreasing trend.

<Table III-6> Use of additional amount of to allow leeway in life after retirement

(multiple answers, unit:%)

	N	travel and leisure	hobbies and cultivation	fulfillment of daily living expenses	communication with relatives	purchase of durable consumer goods	fund support to children or grandchildren	communication with neighbors or friends	savings for immediate needs	other	don't know
2013	**3,422**	**60.3**	**50.1**	**49.4**	**46.7**	**23.7**	**19.8**	**15.0**	**3.3**	**0.5**	**0.5**
2010	3,420	62.4	53.0	47.5	49.3	24.5	19.6	16.9	3.5	0.5	0.3
2007	3,272	66.3	56.9	45.7	49.2	23.9	19.8	21.4	2.7	0.4	0.5
2004	3,438	66.1	54.4	44.3	49.9	20.9	18.1	22.1	3.2	0.6	0.3
2001	3,411	68.3	58.5	42.6	49.8	20.0	20.7	25.9	2.3	0.4	0.4
1998	3,345	63.5	56.5	41.6	51.5	17.9	19.3	27.3	2.8	0.3	0.9
1996	3,521	66.9	51.1	37.5	47.5	12.8	13.7	24.9	3.2	0.5	0.4
1993	3,417	67.8	53.4	36.0	50.7	11.5	17.1	25.9	3.0	0.5	0.0
1991	3,379	68.2	55.6	41.3	47.0	12.7	17.2	28.4	3.6	0.6	0.0

(5) Living expenses with leeway after retirement

The total of “minimum daily living expenses after retirement” and “amount of addition to allow leeway in life after retirement,” in other words, “living expenses with leeway after retirement”* is 354,000 yen on average monthly.

*Average of values calculated for each sample

<Table III-7> Living expenses with leeway after retirement

(unit: %)

	less than 200,000 yen	200,000 yen to less than 250,000 yen	250,000 yen to less than 300,000 yen	300,000 yen to less than 350,000 yen	350,000 yen to less than 400,000 yen	400,000 yen to less than 450,000 yen	450,000 yen to less than 500,000 yen	500,000 yen or more	don’t know		average
2013	**2.6**	**7.6**	**12.3**	**22.5**	**10.3**	**11.7**	**3.1**	**14.5**	**15.4**	**N:4,043**	**354,000 yen**
2010	2.6	6.4	10.9	21.7	10.8	12.1	2.6	16.7	16.1	N:4,076	366,000 yen
2007	1.9	5.0	8.5	20.6	11.2	12.0	2.4	19.0	19.4	N:4,059	383,000 yen
2004	1.9	4.3	8.4	20.6	12.4	14.6	2.5	17.2	18.2	N:4,202	379,000 yen
2001	2.0	5.7	8.1	20.8	10.7	13.8	2.8	17.4	18.7	N:4,197	373,000 yen
1998	1.5	4.9	8.0	20.1	9.1	14.9	3.3	17.6	20.7	N:4,217	383,000 yen
1996	1.4	4.7	6.9	20.4	8.4	14.3	3.3	20.8	19.8	N:4,388	394,000 yen
1993	2.2	5.2	8.1	20.9	8.0	12.9	2.4	18.6	21.7	N:4,362	378,000 yen
1991	2.2	4.8	7.9	18.2	8.5	12.4	3.1	19.1	23.9	N:4,442	388,000 yen
1990	3.3	7.8	8.5	17.8	6.8	9.9	3.4	17.2	25.1	N:4,401	371,000 yen

3. Awareness of Public Pension

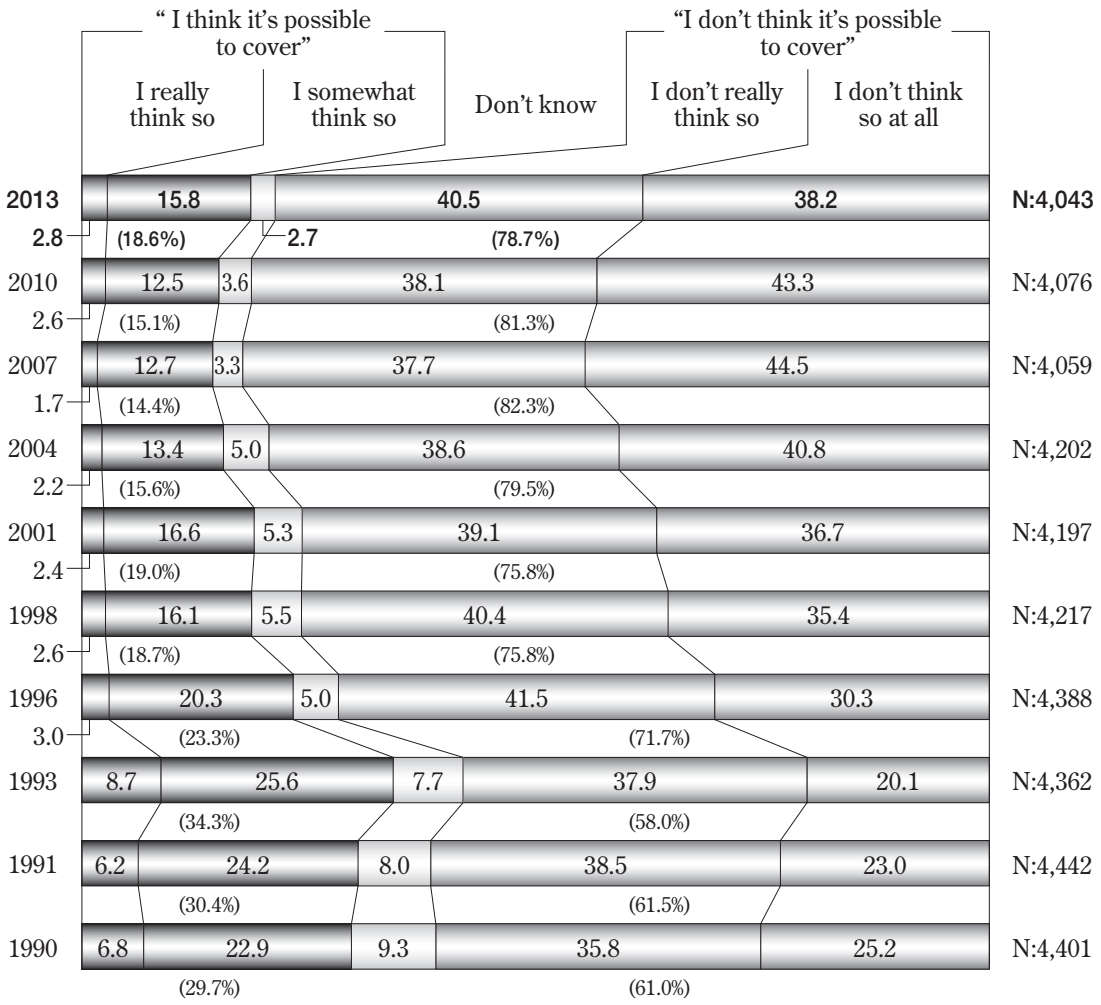
(1) Approach to public pension

About whether or not answerers think it is possible to cover their own daily living expenses after retirement from public pensions alone, “I think it’s possible to cover” was 18.6% and “I don’t think it’s possible to cover” was 78.7%.

Compared to the previous time, “I think it’s possible to cover” increased by 3.5 points, meanwhile, “I don’t think it’s possible to cover” decreased by 2.6 points.

<Table III-8> Approach to public pension

(unit:%)



(2) Evaluation of public pension

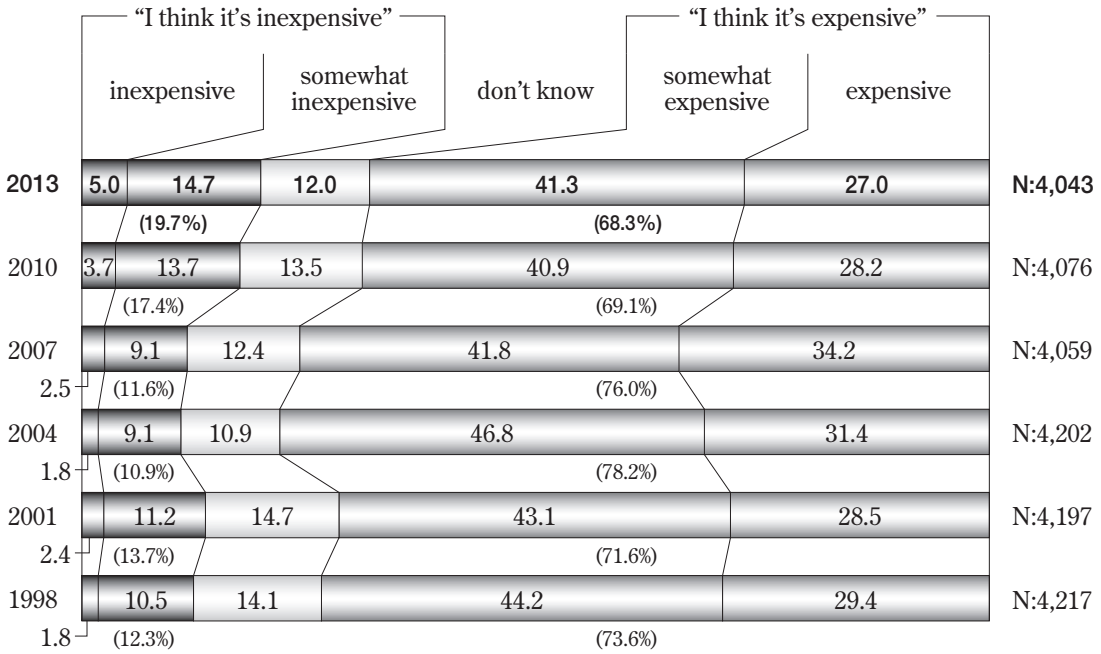
① Evaluation of public pension premiums

Looking at the evaluation of premiums, “I think it’s inexpensive,” 19.7% , was largely surpassed by “I think it‘s expensive,” 68.3%.

In the time series analysis, “I think it’s inexpensive” and increased by 2.3 points from the previous time (17.4%), and has been on an increasing trend since 2004.

<Table III-9> Evaluation of public pension premiums

(unit: %)

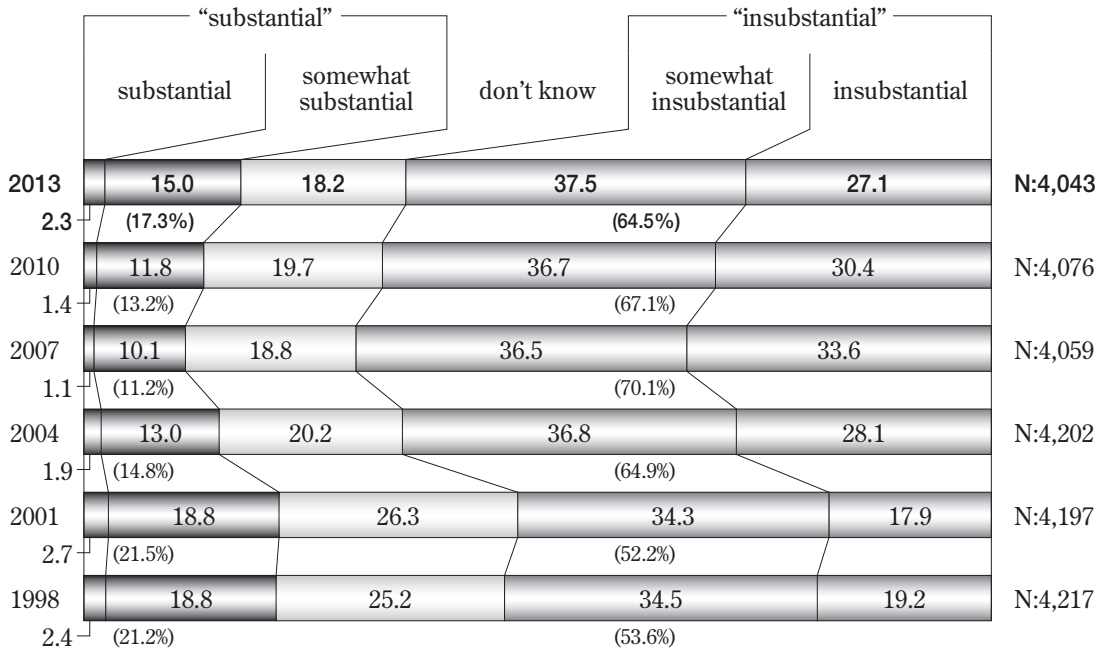


② Evaluation of details of public pension benefits

Looking at evaluation of details of benefits, “substantial” was answered by 17.3% and “insubstantial” was answered by 64.5%. In the time series analysis, “substantial” has increased compared to the previous year (13.2%) by 4.1 points, and has been on an increasing trend since 2007.

<Table III-10> Evaluation of details of public pension benefits

(unit:%)



(3) Old-age security is public security enhancement-oriented or self-help efforts-oriented

As preparation for own life after retirement, when looking at whether people are oriented to have enhancement of public security or preparation by self-help effort, “public security enhancement oriented” is 37.7% and “self-help effort-oriented” is 56.6%, so over 50% is “self-help effort-oriented” as a result.
Compared to the previous time, “self-help effort-oriented” increased by 3.4 points.

<Table III-11> Old-age security is public security enhancement-oriented or self-help efforts-oriented

(unit:%)

A: Rather than doing preparations based on self-help effort, even by paying a larger amount of premium or tax than now, I would like to have enhancement of public pension

B: Rather than paying a larger amount of premium or tax than a present for enhancement of public pension, I would like to prepare based on self-help effort

	Public security enhancement-oriented			Self-help effort-oriented		
	Close to A	Somewhat close to A	Don’t know	Somewhat close to B	Close to B	
2013	**16.8**	**20.8**	**5.8**	**23.9**	**32.7**	**N:4,043**
		(37.7%)			**(56.6%)**	
2010	16.1	23.3	7.4	23.7	29.5	N:4,076
		(39.4%)			(53.2%)	
2007	13.4	19.7	9.7	23.8	33.4	N:4,059
		(33.1%)			(57.2%)	
2004	13.4	21.2	11.4	24.2	29.9	N:4,202
		(34.6%)			(54.0%)	
2001	13.7	21.6	9.9	24.0	30.9	N:4,197
		(35.3%)			(54.8%)	
1998	13.6	21.9	10.9	24.4	29.3	N:4,217
		(35.5%)			(53.7%)	

4. Status of Private Preparation for Old-Age Security

Looking at the status of economic preparations for life after retirement, “prepared” by some means accounted for 62.7% and “unprepared” accounted for 35.5%. Looking at the methods of preparation specifically, “savings and deposits” was highest, at 43.0%, followed by “individual annuity insurance, variable individual annuity insurance and life insurance” (41.3%).

In the time series analysis, “prepared” has been on an increasing trend since 2007.

<Table III-12> Status of private preparation for old-age security

(multiple answers, unit:%)

	N	individual annuity insurance, variable individual annuity insurance and life insurance	annuity type nonlife insurance products	savings and deposits	securities	other	prepared	unprepared	don’t know
2013	**4,043**	**41.3**	**7.7**	**43.0**	**6.2**	**0.6**	**62.7**	**35.5**	**1.8**
2010	4,076	40.4	8.0	42.6	6.1	0.6	61.2	36.2	2.7
2007	4,059	41.0	8.1	40.1	6.4	0.5	59.4	38.3	2.3
2004	4,202	43.5	6.2	41.8	4.6	0.5	61.5	35.6	2.9
2001	4,197	48.1	7.6	43.2	5.4	0.5	63.6	34.0	2.4
1998	4,217	54.9	7.8	45.9	4.9	0.4	68.9	28.7	2.4
1996	4,388	45.0	4.9	35.2	3.6	1.0	61.6	36.7	1.8
1993	4,362	44.1	5.1	34.4	4.7	0.5	60.2	37.4	2.3
1991	4,442	48.9		33.0		1.3	63.5	33.0	3.5
1990	4,401	45.8		31.7		0.8	60.4	36.4	3.2

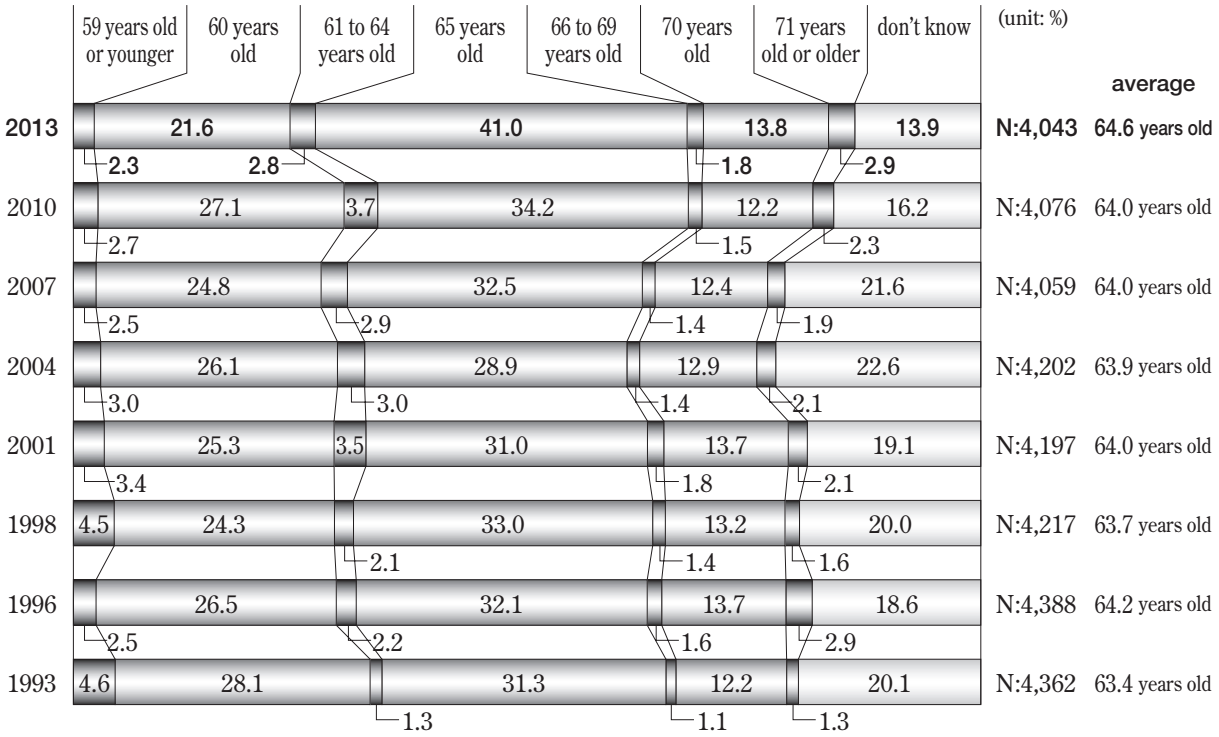
*Until the 1991 survey, “savings and deposits” and “securities” are included in questions in the form of “savings and deposits, and securities such as stocks or bonds”

5. Age of Starting to Use Funds for Life After Retirement

Looking at when people think they will start using funds prepared privately for life after retirement, the average age of starting to use funds for life after retirement is 64.6 years old, and compared to the previous time (64.0 years old), it increased by 0.6 years of age.

Looking at the distribution of ages, “65 years old” is the most frequently answered, at 41.0%, followed by “60 years old” (21.6%).

<Table III-13> Age of Starting to Use Funds for Life After Retirement



6. Individual Annuity Insurance as Old-Age Security

(1) Participation rate in individual annuity insurance (overall life insurance companies)

The participation rate in individual annuity insurance or annuity mutual aid handled by private life insurance companies, the Post Office, JA (Japan Agriculture), CO-OP, and Zenrosai is 20.6% overall. Looking at the gender difference, this rate for men is 19.1% and 21.9% for women.

Compared to the last time, not much of a difference was seen.

<Table III-14> Participation rate in individual annuity insurance (overall life insurance companies)

(unit: %, numbers inside parentheses are N)

	Overall	Men	Women
2013	**20.6(4,043)**	**19.1(1,769)**	**21.9(2,274)**
2010	20.3(4,076)	19.0(1,848)	21.4(2,228)
2007	21.0(4,059)	21.6(1,862)	20.6(2,197)
2004	17.3(4,202)	17.1(1,856)	17.4(2,346)
2001	22.5(4,197)	19.8(1,937)	24.8(2,260)
1998	23.8(4,217)	21.9(1,953)	25.5(2,264)
1996	25.4(4,388)	21.5(2,049)	28.7(2,339)
1993	17.5(4,362)	16.6(2,029)	18.3(2,333)
1991	11.1(4,442)	9.8(2,056)	12.3(2,386)
1990	10.3(4,401)	9.4(2,057)	11.2(2,344)

(2) Participation rate in individual annuity insurance (private insurance companies)

Next, when looking at the participation rate in individual annuity insurance, handled by private life insurance companies, it is 16.6% overall. Looking at the gender difference, this rate for men is 15.2% and 17.7% for women.

Compared to the previous time, there has been increase in both men and women.

<Table III-15> Participation rate in individual annuity insurance (private insurance companies

(unit:%, numbers inside parenthesis are N)

	Overall	Men	Women
2013	**16.6(4,043)**	**15.2(1,769)**	**17.7(2,274)**
2010	14.6(4,076)	13.7(1,848)	15.3(2,228)
2007	13.2(4,059)	14.2(1,862)	12.3(2,197)
2004	11.3(4,202)	11.5(1,856)	11.2(2,346)
2001	13.8(4,197)	13.3(1,937)	14.3(2,260)
1998	15.5(4,217)	14.8(1,953)	16.1(2,264)
1996	16.6(4,388)	14.3(2,049)	18.7(2,339)
1993	11.6(4,362)	10.7(2,029)	12.3(2,333)
1991	7.1(4,442)	5.9(2,056)	8.1(2,386)
1990	6.6(4,401)	6.0(2,057)	7.1(2,344)

*Since the 2010 survey, Japan Post Insurance products are included.

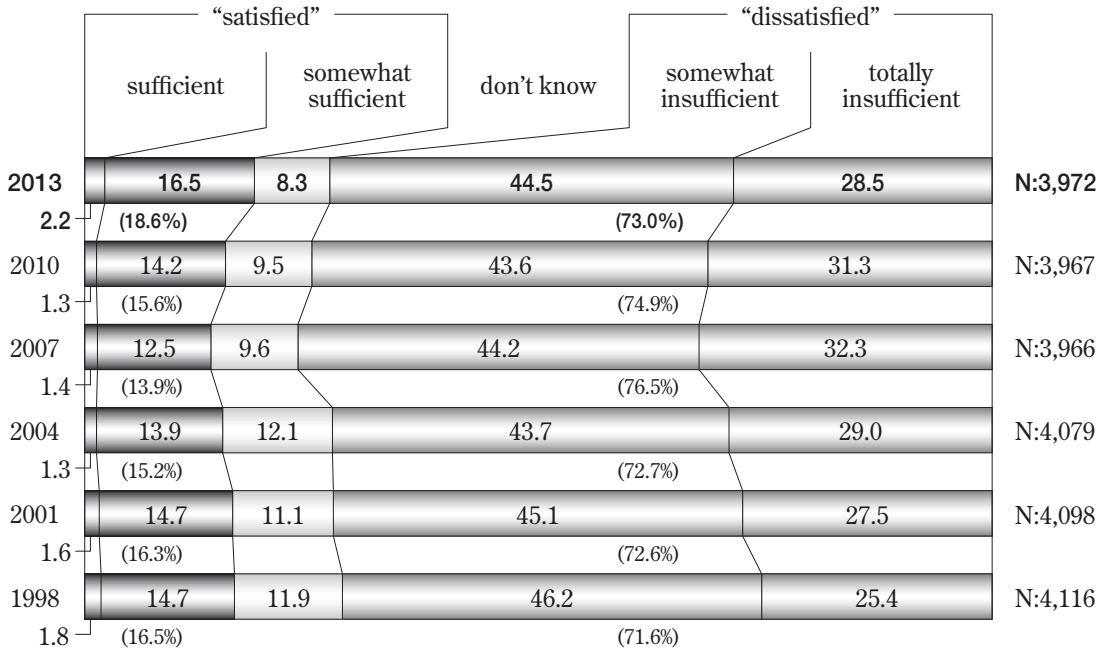
7. Feeling of Satisfaction About Old-Age Security

Looking at feelings of satisfaction about funds for life after retirement, in other words, private financial preparations for life after retirement plus public security and corporate security, “satisfied” is 18.6%, while “ dissatisfied” is 73.0%.

Compared to the previous time, “satisfied” increased by 3.0 points.

<Table III-16> Feeling of satisfaction about old-age security

(unit:%)

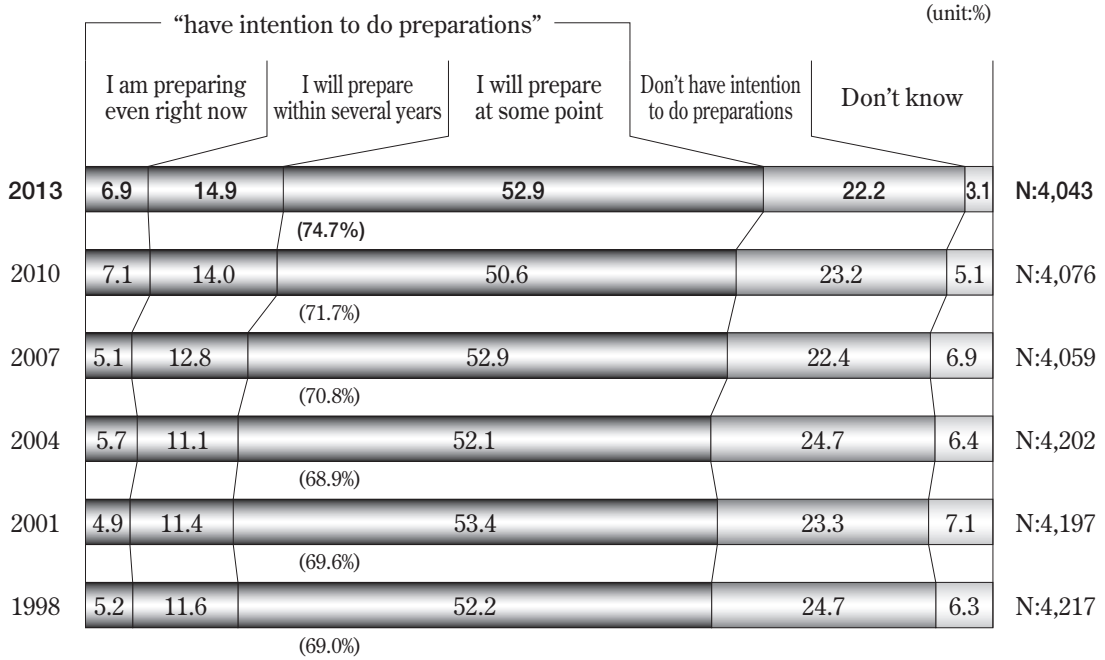


8. Intention to Do Future Preparations for Old-Age Security

Looking at the intention to do financial preparations in the future for life after retirement, “have intention to do preparations” accounted for 74.7% and “don’t have intention to do preparations” accounted for 22.2%. Compared to the previous time, “have intention to do preparations” has increased by 3.0 points.

<Table III-17> Intention to prepare in the future for old-age security

(unit:%)



9. Means of Covering Living Expenses for Life After Retirement

Looking at by what kind of means people think they will cover living expenses including that which they will prepare going forward, “public pension” is the highest, at 86.5%, followed by “savings and deposits” (67.1%), “corporate pension and retirement benefits” (39.5%), and “individual annuity insurance” (30.6%). Compared to the previous time, not much of a difference is seen.

<Table III-18> Means to cover living expenses for life after retirement

(multiple answers, unit:%)

	N	public pension	corporate pension, retirement benefits	individual annuity insurance	variable individual annuity insurance	nonlife insurance annuity type products	life insurance	savings and deposits	securities	income from real estate	income gained due to working even after retirement	support from children	other	don't know
2013	**4,043**	**86.5**	**39.5**	**30.6**	**9.5**	**4.6**	**12.1**	**67.1**	**7.2**	**3.9**	**17.7**	**2.4**	**0.9**	**3.1**
2010	4,076	87.2	39.0	30.7	9.7	4.4	12.4	67.9	7.1	4.0	17.9	2.6	1.0	3.3
2007	4,059	86.2	38.6	33.9	9.0	5.0	15.1	64.6	7.3	4.8	18.4	3.3	0.7	4.1
2004	4,202	83.4	33.9	31.8	—	4.7	18.6	63.1	5.3	4.1	19.3	4.0	0.6	4.8
2001	4,197	84.3	40.1	36.7	—	6.0	23.5	64.5	5.9	4.4	18.5	3.5	0.4	4.5
1998	4,217	82.0	37.0	40.1	—	5.8	24.9	64.1	4.4	4.3	18.4	4.0	0.1	5.6

*newly established from the 2007 survey

Chapter IV Death Coverage

1. Anxiety Awareness About Life of Bereaved Family at Time of Death

(1) Presence of anxiety about life of bereaved family at time of death of self

When asked whether or not they feel anxiety about life of bereaved family after their own death, “have anxiety” accounted for 68.0%, and meanwhile, “don’t feel anxiety” accounts for 27.5%.
There is no significant difference compared to the previous time.

<Table IV-1> Presence of anxiety about life of bereaved family at time of death

(unit:%)

	“have anxiety”					
	feel strong anxiety	feel anxiety	feel a little anxiety	do not have anxiety	don’t know	
2013	**17.6**	**21.7**	**28.7**	**27.5**	**4.5**	**N:4,043**
		(68.0%)				
2010	17.2	23.0	28.2	27.0	4.6	N:4,076
		(68.4%)				
2007	15.1	24.1	28.2	27.7	4.9	N:4,059
		(67.5%)				
2004	13.7	22.4	28.3	29.2	6.4	N:4,202
		(64.4%)				
2001	13.9	25.2	32.0	24.1	4.9	N:4,197
		(71.0%)				
1998	12.4	24.2	34.8	24.6	3.9	N:4,217
		(71.4%)				

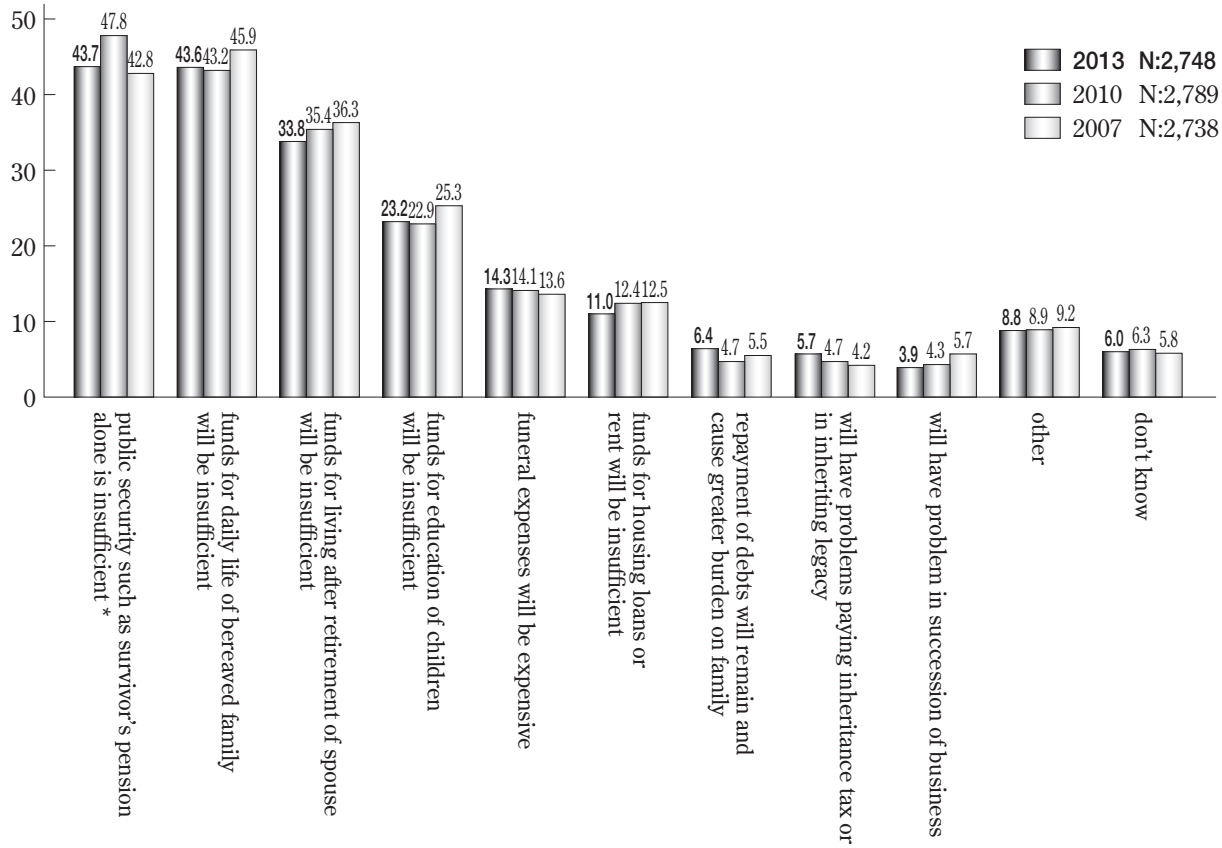
(2) Details of anxiety about life of bereaved family at time following death

Looking at the specific details of anxiety of persons who answered "have anxiety," " public security such as survivor's pension alone is insufficient" was the highest, at 43.7%, followed by "funds for the daily life of bereaved family will be insufficient" which also surpassed the 40% mark, at 43.6%.

Compared to the previous time, in "public security such as survivor's pension alone is insufficient" decreased by 4.1 points.

<Table IV-2> Details of anxiety about life of bereaved family following death

(multiple answers, unit:%)



*In the 2007 survey, this was "can't rely on public security such as survivor's pension"

2. Awareness About Public Death Coverage

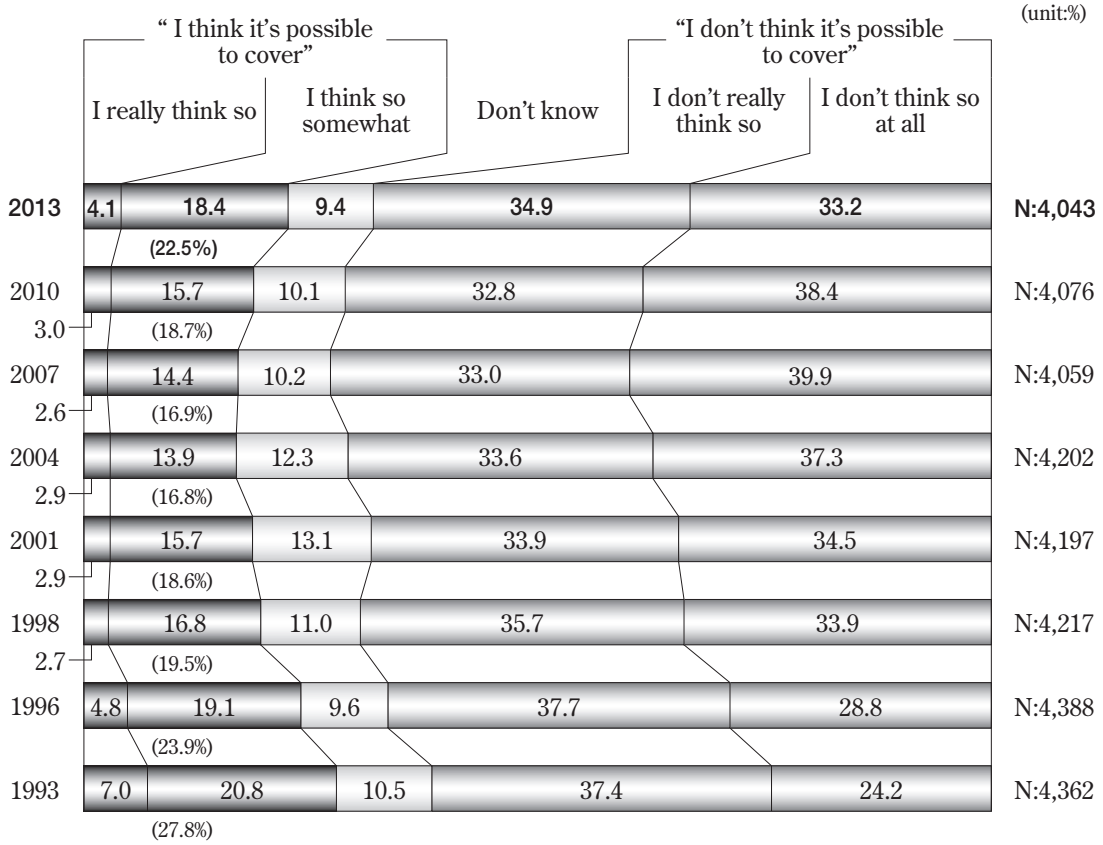
(1) Approach to public death coverage

About whether or not answerers think it is possible to cover their bereaved family's living expenses by the public death cover system alone, "I think it's possible to cover" was 22.5% and "I don't think it's possible to cover" was 68.1%.

Compared to the previous time, "I think it's possible to cover" increased by 3.8 points, meanwhile, "I don't think it's possible to cover" decreased by 3. 1 points.

<Table IV-3> Approach to public death coverage

(unit:%)



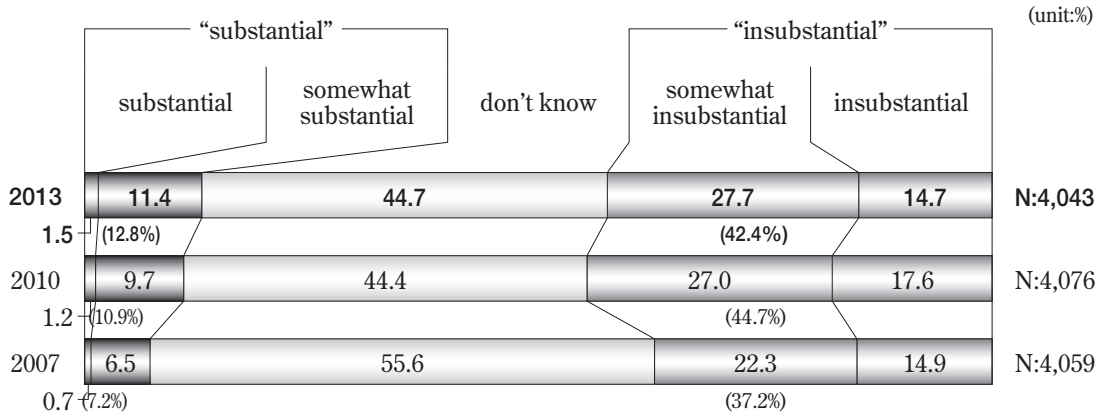
(2) Evaluation of details of benefits of public death coverage

Looking at the evaluation of the details of benefits, "substantial" is answered by 12.8% and "insubstantial" is answered by 42.4%.

Compared to the previous time, insubstantial" is decreased by 2. 3 points.

<Table IV-4> Evaluation of details of benefits of public death coverage

(unit:%)



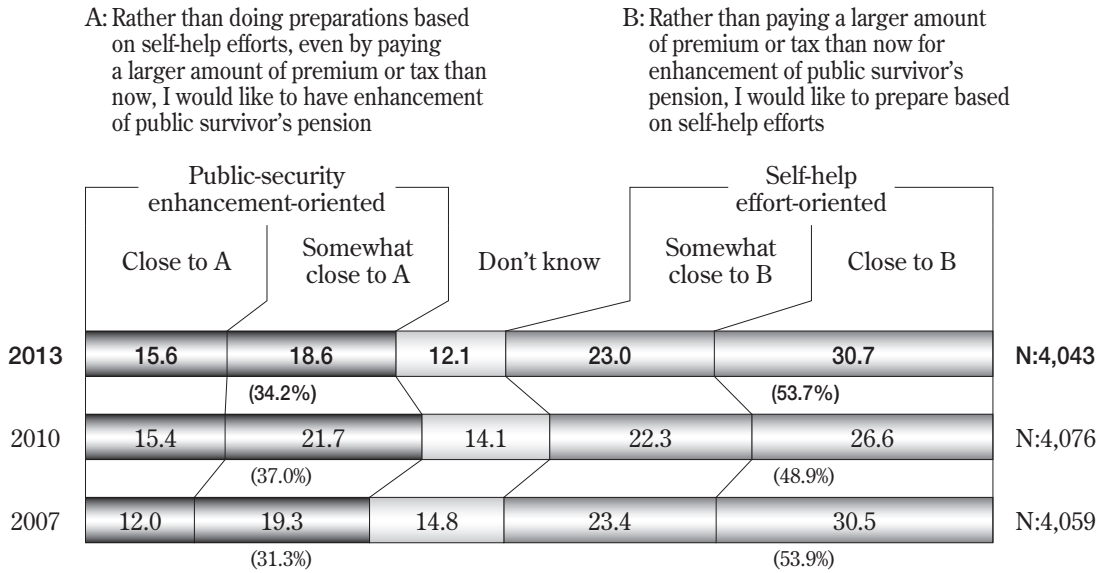
(3) Death coverage is public security enhancement-oriented or self-help efforts-oriented

As preparation for life of bereaved family in the case of their own death, when looking at whether people are oriented to enhancement of public security or preparations by self-help effort, "public security enhancement-oriented" is 34.2% and "self-help effort-oriented" is 53.7%.

Compared to the previous time, "self-help effort-oriented" increased by 4.8 points and "public security enhancement-oriented" decreased by 2.8%.

<Table IV-5> Whether death coverage is public security enhancement-oriented or self-help efforts-oriented

(unit:%)



3. Status of Private Preparations For Death Coverage

Looking at the status of financial preparations for the case of own death, "prepared" accounted for 70.5% and "unprepared" accounted for 27.3%.

Looking at the methods of preparation specifically, "life insurance" was highest, at 60.6%, followed by "savings and deposits" (34.2%), and nonlife insurance (12.8%).

There is not a significant difference compared to the previous time.

<Table IV-6> Status of private preparations for death coverage

(multiple answers, unit:%)

	N	life insurance	nonlife insurance	savings and deposits	securities	other	prepared	unprepared	don't know
2013	**4,043**	**60.6**	**12.8**	**34.2**	**4.3**	**0.5**	**70.5**	**27.3**	**2.2**
2010	4,076	61.5	11.7	34.6	4.4	0.4	70.5	26.5	3.0
2007	4,059	64.8	14.2	33.9	4.7	0.4	72.4	25.5	2.1
2004	4,202	62.7	12.9	30.9	3.3	0.6	70.8	25.6	3.6
2001	4,197	66.3	16.6	34.4	4.2	0.7	74.5	22.4	3.1
1998	4,217	67.9	17.3	35.5	3.8	0.5	75.8	21.2	2.9
1996	4,388	70.2	14.0	29.3	3.2	1.2	78.3	20.0	1.8
1993	4,362	69.8	14.4	30.9	4.2	0.7	77.8	19.6	2.6
1991	4,442	73.6	17.9	31.9		1.1	80.6	16.5	2.9
1990	4,401	70.2	17.7	30.3		1.2	77.7	19.7	2.7

*Until the 1991 survey, "savings and deposits" and "securities" are included in questions in the form of "savings and deposits, and securities such as stock or bonds."

4. Life Insurance as Death Coverage

(1) Participation rate in life insurance

Out of life insurance handled by private life insurance companies, the Post Office, JA (Japan Agriculture), CO-OP, and Zenrosai (excluding individual annuity insurance, group insurance, asset-formation type insurance), rate of participation (in the case of being insured) in life insurance is 80.9% for men and 81.9% for women. Compared to the previous time, the rate of participation in private insurance has increased for both men and women, and especially for women, points increased by 7.5 points, in a broader range.

<Table IV-7> Rate of participation in life insurance (sex)

(unit:%)

		N	Overall life insurance companies	Private insurance companies	Postal Life Insurance	JA	Co-op and Zenrosai
Men	**2013**	**1,769**	**80.9**	**67.8**	**4.2**	**6.8**	**12.9**
	2010	1,848	79.0	63.4	10.5	6.4	11.7
	2007	1,862	80.8	62.7	14.4	8.2	11.3
	2004	1,856	79.5	60.9	17.7	9.3	10.5
	2001	1,937	80.1	61.3	23.0	9.5	9.5
	1998	1,953	79.2	62.1	23.1	10.7	7.7
	1996	2,049	81.1	64.6	23.2	12.2	7.3
	1993	2,029	83.5	65.3	25.8	15.6	7.7
	1991	2,056	82.7	65.1	24.6	13.0	6.5
	1990	2,057	82.3	64.6	23.8	14.9	5.3
Women	**2013**	**2,274**	**81.9**	**64.1**	**5.6**	**6.2**	**16.4**
	2010	2,228	79.5	56.6	16.2	6.2	15.4
	2007	2,197	79.2	52.5	21.6	6.6	15.3
	2004	2,346	76.6	49.4	25.1	7.8	13.7
	2001	2,260	75.6	48.4	30.4	9.0	10.0
	1998	2,264	73.6	44.9	30.7	8.5	6.8
	1996	2,339	74.5	47.3	30.7	8.9	7.3
	1993	2,333	75.2	48.5	30.9	10.5	5.2
	1991	2,386	71.2	47.5	26.6	8.3	4.7
	1990	2,344	68.6	43.6	23.6	9.6	3.9

*Private insurance companies during and after the 2010 survey includes Japan Post Insurance

(2) Life insurance participation amount

① Life insurance participation amount (overall life insurance companies)

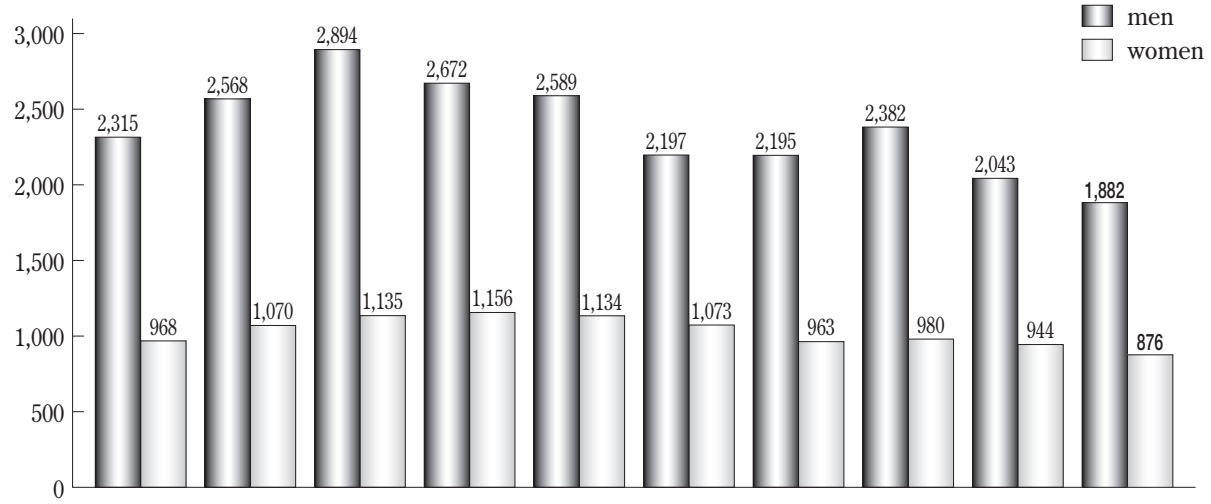
The average life insurance participation amount (ordinary death benefit amount; however, the death cover portion of individual annuity insurance, group insurance and asset formation type insurance are excluded) paid upon death due to illness of the persons who participate in some kind of life insurance handled by private life insurance companies, post office, JA, CO-OP, Zenrosai is 18,820,000 yen for men and 8,760,000 yen for women.

Compared to the previous time, the average amount for men decreased by 1,610,000 yen.

<Table IV-8> Life insurance participation amount (overall life insurance companies) [sex]

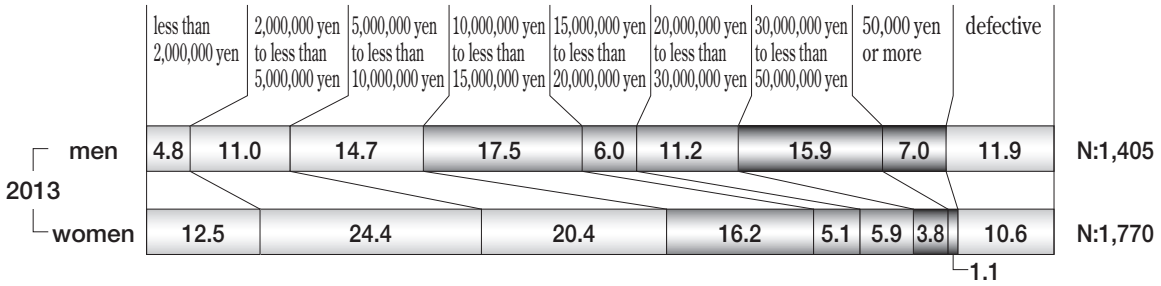
(aggregation base: life insurance participants)

(unit: 10 thousands of yen)



	1990	1991	1993	1996	1998	2001	2004	2007	2010	**2013**
men N:	1,693	1,700	1,694	1,662	1,547	1,551	1,476	1,485	1,431	**1,405**
women N:	1,607	1,700	1,755	1,742	1,667	1,708	1,796	1,689	1,724	**1,770**

(unit:%)



② Life insurance participation amount (private insurance companies)

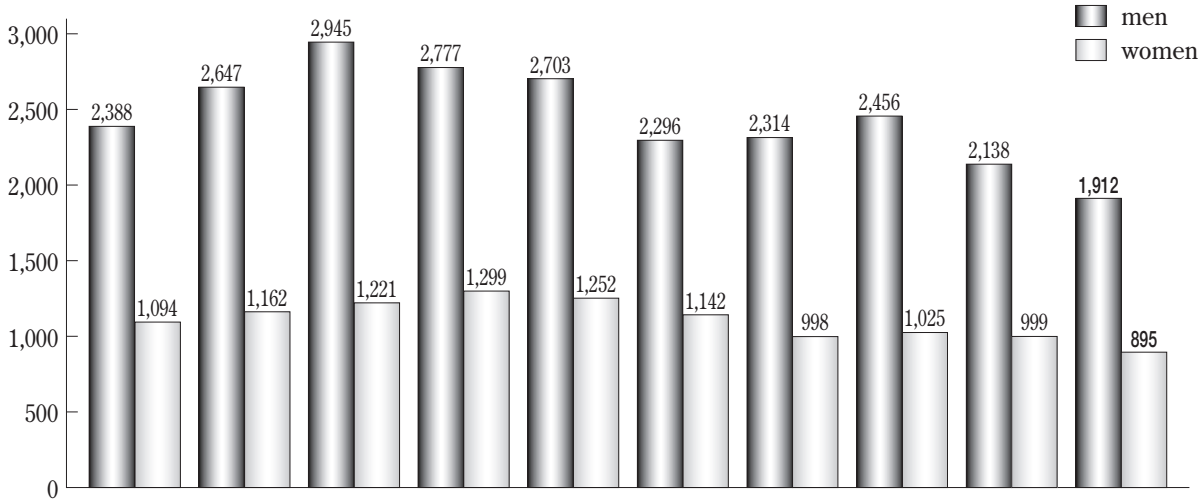
The average amount of life insurance pay-out at death due to sickness of the persons who participate in private life insurance is 19,120,000 yen for men and 8,950,000 yen for women.

Compared to the previous time, the average amount for men decreased by over 2,000,000 yen for men and over 1,000,000 yen for women.

<Table IV-9> Life insurance participation amount (private insurance companies) [sex]

(aggregation base: life insurance participants in private insurance companies)

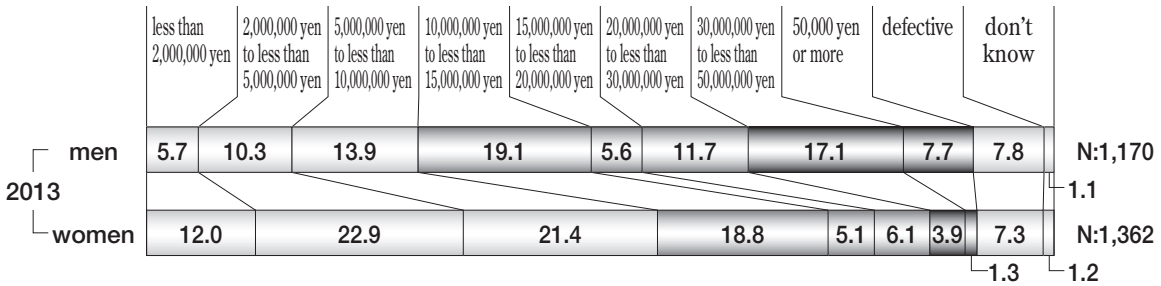
(unit: 10 thousands of yen)



	1990	1991	1993	1996	1998	2001	2004	2007	2010	2013
men N:	1,328	1,339	1,325	1,324	1,212	1,187	1,130	1,149	1,136	1,170
women N:	1,023	1,133	1,131	1,106	1,017	1,093	1,160	1,100	1,208	1,362

*Since the 2010 survey, Japan Post Insurance Products are included.

(unit:%)



*Japan Post Insurance Products are included

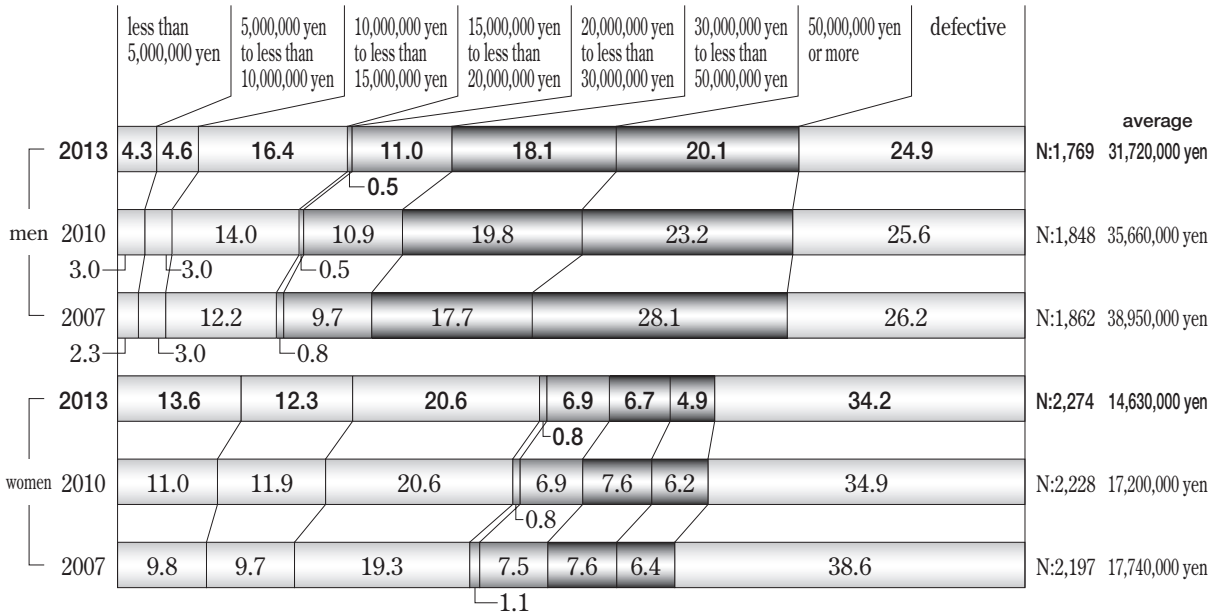
(3) Desired amount of death benefit

As private preparations for own death, when inquiring about the desired amount of death benefits, the average amount is 31,720,000 yen for men and 14,630,000 yen for women. Looking at the distribution of the amount of benefits, the percentage of “50,000,000 yen or greater” is highest for men, 20.1%, followed by “30,000,000 yen to less than 50,000,000 yen” (18.1%). In addition, for women, “10,000,000 yen to less than 15,000,000 yen” is the highest, at 20.6%.

Compared to the amount of death benefits from participation in life insurance (p.47), these are insufficient by 12,900,000 yen for men and by 5,870,000 yen for women.

<Table IV-10> Desired amount of death benefits [sex]

(unit:%)



5. Feeling of Satisfaction About Death Coverage

Looking at the feeling of satisfaction about financial preparations for own death, in other words, private preparations for own death plus public security and corporate security, “satisfied” is 30.8%, and “dissatisfied” is 57.0%, so approx. 60% sensed a feeling of dissatisfaction as a result.
Compared to the previous time, “satisfied” increased by 4.7 points and “dissatisfied” decreased by 3.7 points.

<Table IV-11> Feeling of satisfaction about death coverage

(unit:%)

	“satisfied”			“dissatisfied”		
	sufficient	somewhat sufficient	don’t know	somewhat insufficient	totally insufficient	
2013	**6.2**	**24.6**	**12.1**	**38.2**	**18.8**	**N:3,953**
	(30.8%)			**(57.0%)**		
2010	4.8	21.4	13.2	40.7	20.0	N:3,952
	(26.1%)			(60.7%)		
2007	4.6	20.0	13.2	41.0	21.3	N:3,975
	(24.6%)			(62.2%)		
2004	5.0	23.4	14.5	38.8	18.3	N:4,049
	(28.5%)			(57.1%)		
2001	6.5	22.8	13.2	39.8	17.7	N:4,067
	(29.3%)			(57.5%)		
1998	6.5	24.1	13.9	38.3	17.1	N:4,093
	(30.6%)			(55.5%)		

6. Intention to Do Future Preparations for Death Coverage

Looking at the intention to do future financial preparations for death coverage, “have intention to do preparations” accounted for 60.6% and “don’t have intention to do preparations” accounted for 34.8%.
In the time series analysis, “have intention to do preparations” has been on an increasing trend since 2004.

<Table IV-12> Intention to do future preparations for death coverage

(unit:%)

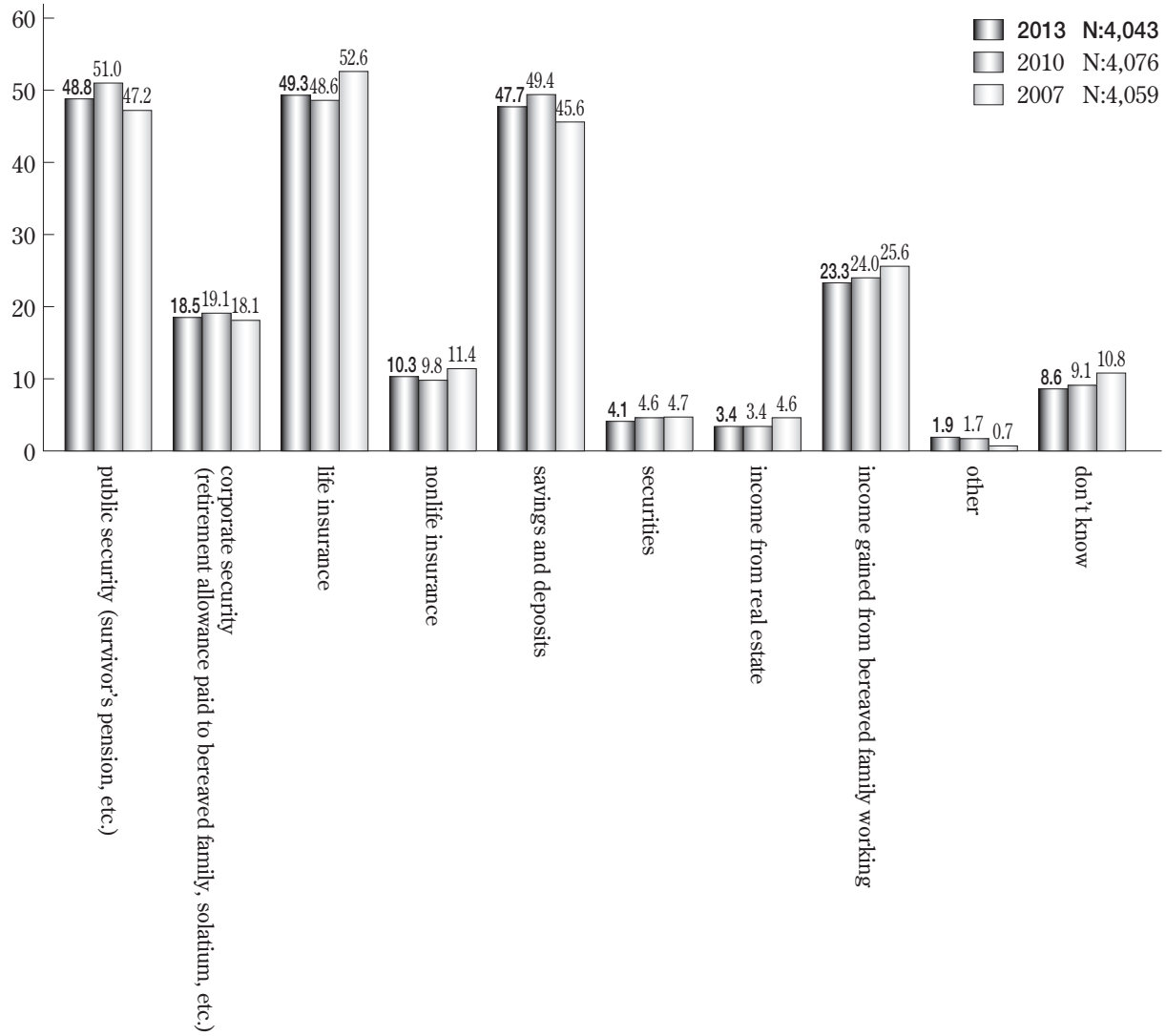
	“have an intention to do preparations”					
	I am preparing even right now	I will prepare within several years	I will prepare at some point	Don’t have intention to do preparations	Don’t know	
2013	**4.4**	**10.1**	**46.1**	**34.8**	**4.6**	**N:4,043**
		(60.6%)				
2010	4.3	9.0	45.5	34.4	6.7	N:4,076
		(58.9%)				
2007		8.6	47.5	32.7	8.4	N:4,059
2.9		(58.9%)				
2004		7.0	42.3	38.5	8.3	N:4,202
3.9		(53.3%)				
2001		8.9	43.3	35.6	8.9	N:4,197
3.3		(55.5%)				
1998		7.1	44.2	36.1	8.9	N:4,217
3.8		(55.0%)				

7. Means of Covering Living Funds for Bereaved Family

Looking at how people think they will cover the living expenses of bereaved family including those they will prepare going forward in the case of own death due to injury or sickness, “life insurance” is the highest, at 49.3%, followed by “public security (survivor’s pension, etc.)” (48.8%), and “savings and deposits” is (47.7%). Compared to the previous time, there is not a significant difference.

<Table IV-13> Means of covering living funds for bereaved family

(multiple answers, unit:%)



Chapter V　Nursing Care Coverage

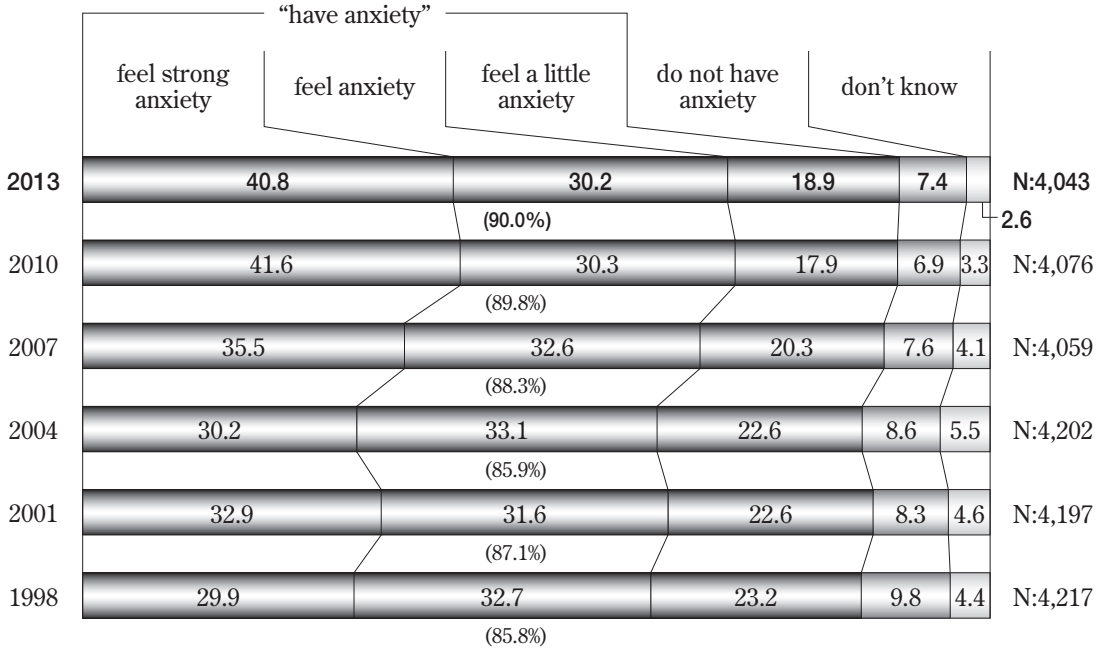
1. Anxiety Awareness About Nursing Care

(1) Presence of anxiety about own nursing care

When asked whether or not they feel anxiety about entering a state of needing own nursing care themselves, “have anxiety” accounts for 90.0%, and meanwhile, “do not feel anxiety” accounts for 7.4%.
In the time series analysis, “have anxiety” has been on an increasing trend since 2004.

<Table V-1> Presence of anxiety about nursing care of themselves

(unit:%)



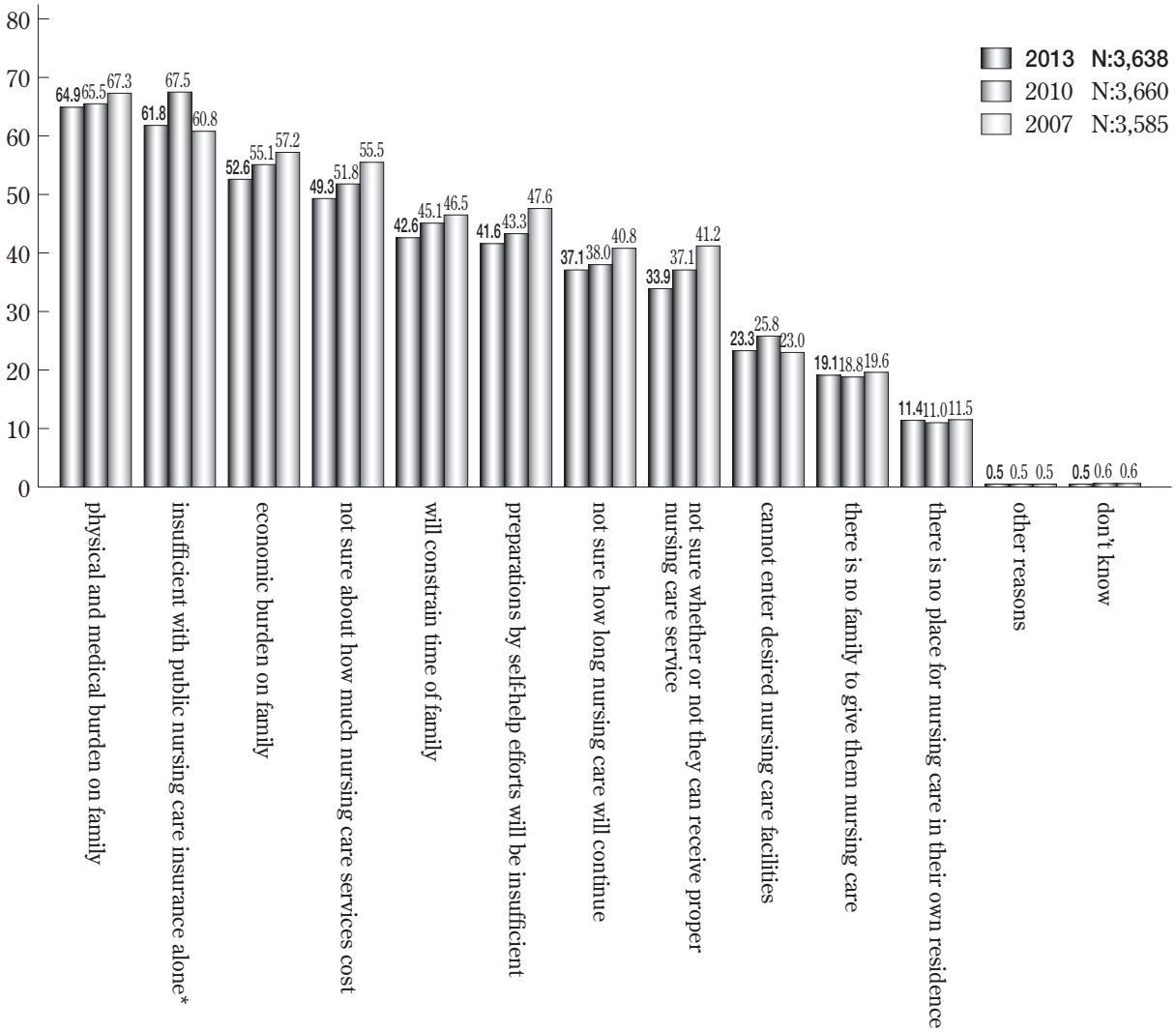
(2) Details of anxiety about nursing care of themselves

Looking at the specific details of anxiety of the persons who answered “have anxiety,” “physical and medical burden on family” is the highest, at 64.9%, followed by “insufficient with public nursing care insurance alone ” (61.8%), “economic burden on family” (52.6%), “not sure about how much nursing care services cost”(49.3%).

In the time series analysis, “economic burden on family” “not sure about how much nursing care services cost” “will constrain time of family,” etc. have been on an decreasing trend.

<Table V-2> Details of anxiety about nursing care of themselves

(multiple answers, unit:%)



*In the 2007 survey, the language was “cannot rely on public nursing care insurance.”

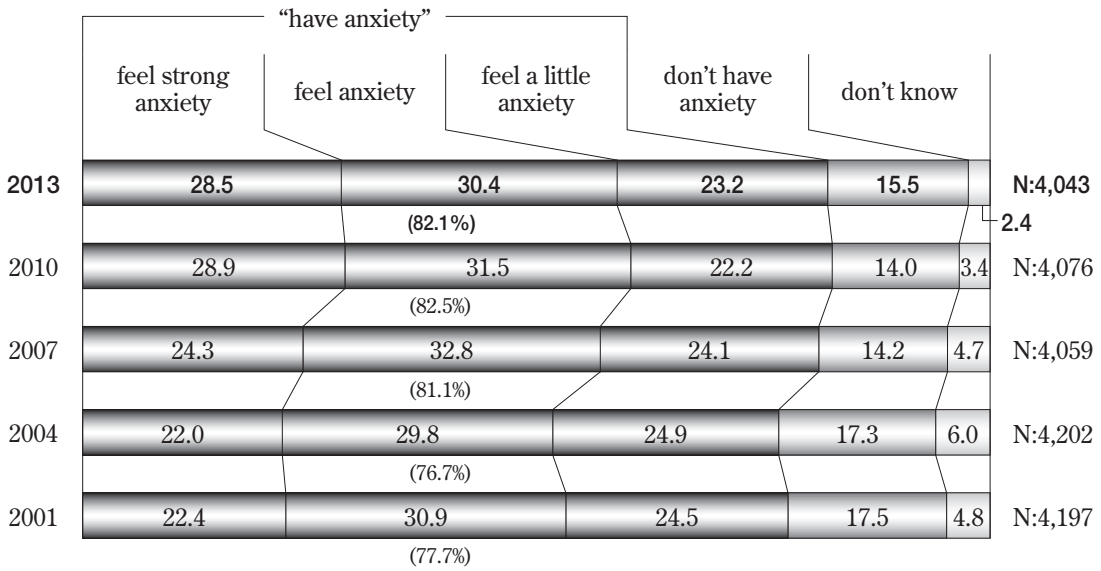
(3) Presence of anxiety about nursing care of parents, etc.

When asked whether or not they feel anxiety about entering the state of giving nursing care to their parents or relatives, etc., “have anxiety” accounted for 82.1%, which is under the percentage of “have anxiety” about their own nursing care (90.0%, p.52) by 7.9 points.

Compared to the previous time, there is not a significant difference.

<Table V-3> Presence of anxiety about nursing care of parents, etc.

(unit:%)



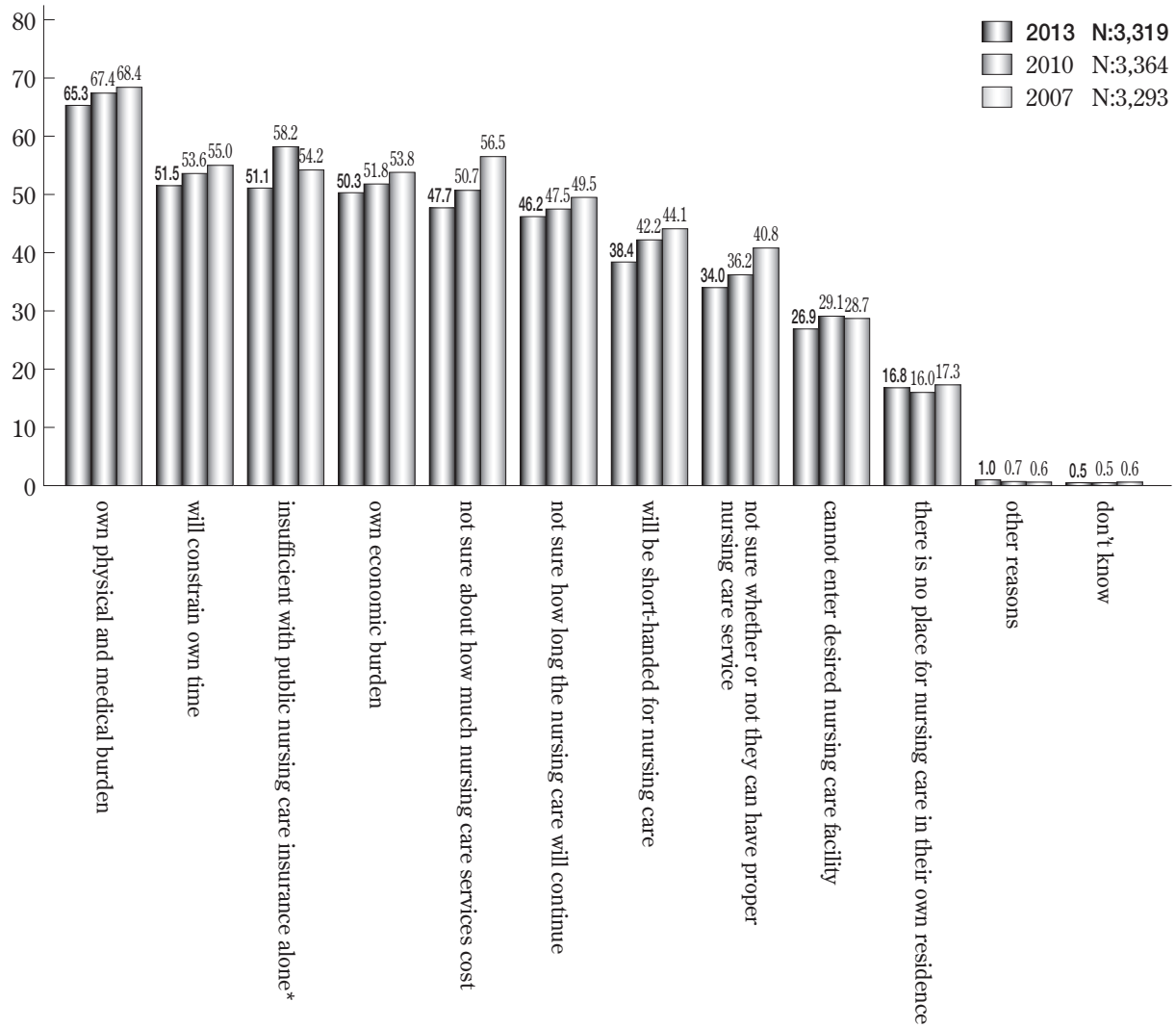
(4) Details of anxiety about nursing care of parents, etc.

Looking at the specific details of anxiety in persons who answered "have anxiety when giving nursing care to parents, "own physical and medical burden" was the highest, at 65.3%, followed by "will constrain my time" (51.5%)," insufficient with public nursing care insurance alone" (51.1%), "own economic burden" (50.3%). Compared to the "details of anxiety about their own nursing care" (p.53), "will be short-handed for nursing care (there is no family to give nursing care)" "not sure how long nursing care will continue" "will constrain own time (will constrain time of family)" are answered especially frequently, and there is tendency to raise awareness of anxiety about the burden bearer of nursing care and time factors. On the other hand, about "insufficient with public nursing care insurance alone," awareness of anxiety declines.

In the time series analysis, the many items including "not sure about how much nursing care services cost" have been on a decreasing trend. Moreover, compared to the previous time, "insufficiency with public nursing care insurance alone" decreased by 7.1 points.

<Table V-4> Details of anxiety about nursing care of parents, etc.

(multiple answers, unit: %)



*In the 2007 survey, the language was "cannot rely on public nursing care insurance

2. Awareness About Their Own Nursing Care

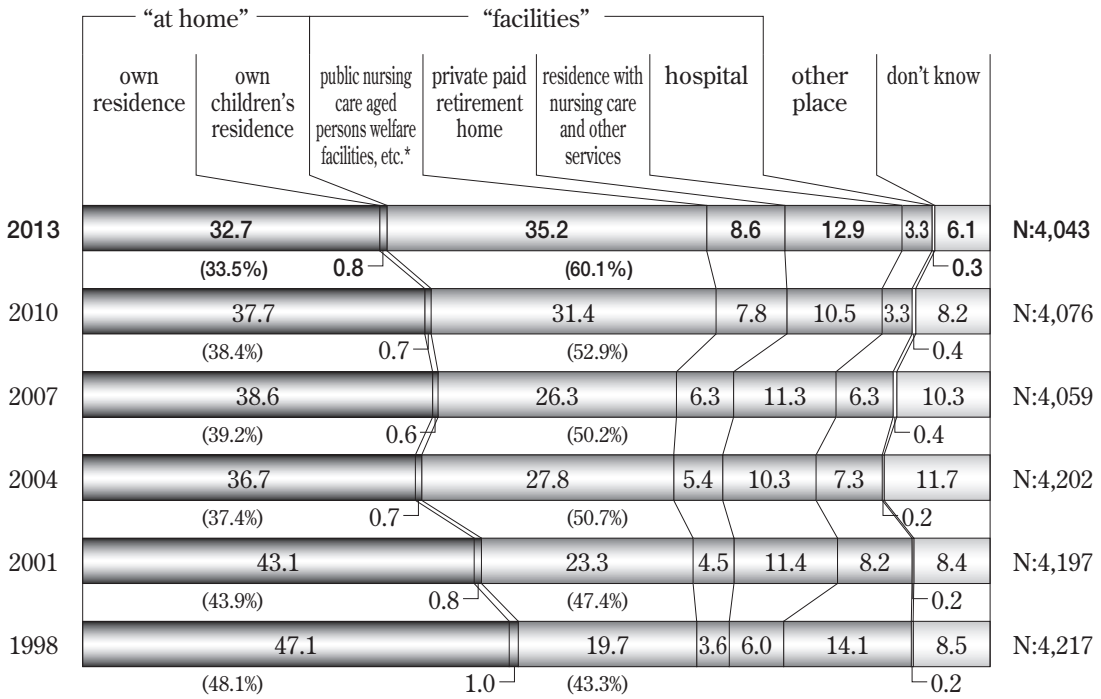
(1) Place where desiring to receive nursing care

Looking at what kind of place people would like to receive nursing care service in the case where they become in need of nursing care in the future, “public nursing care aged persons welfare facility, etc.” was answered most frequently, at 35.2%, followed by “own residence”(32.7%), “residence with nursing care and other services” (12.9%). In addition, “at home” was answered at 33.5% and “in facilities” was answered at 60.1%.

Compared to the previous time, “own residence” decreased by 5.0 points and “public nursing care aged persons welfare facilities, etc.” increased by 3.8 points.

<Table V-5> Place where desiring to receive nursing care

(unit:%)



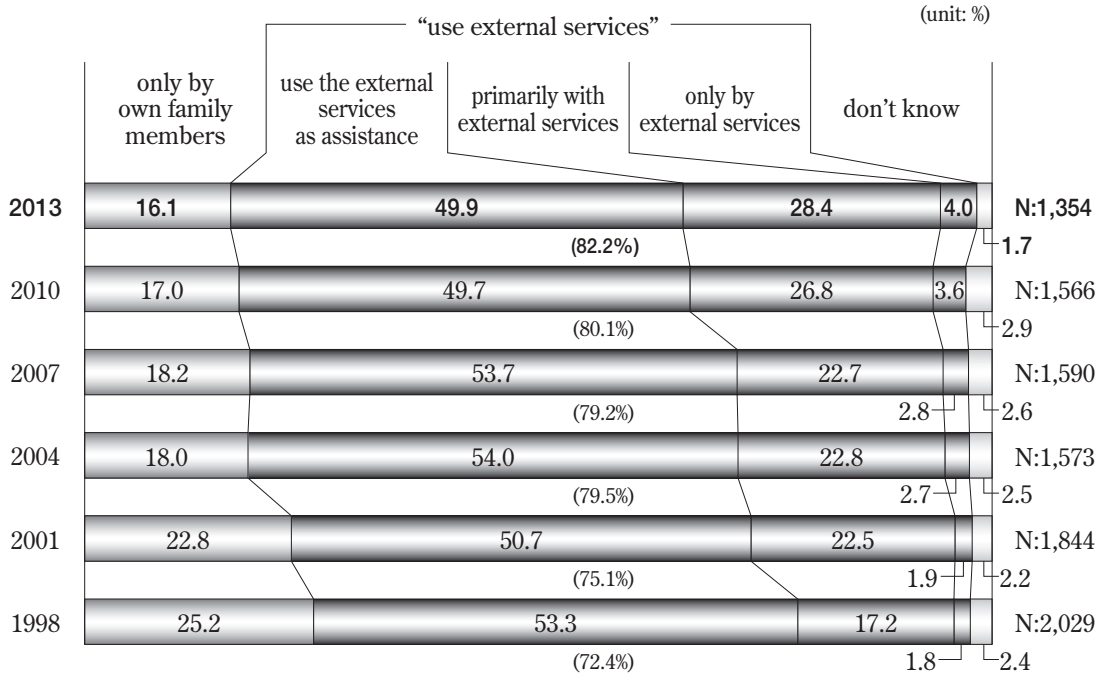
*Before the 2007 survey, this was asked in the format of “public special nursing-care home for aged, etc.”

(2) Intention to use external services by persons who desire to receive nursing care at home

Looking at the kind of format desired by the persons who desire home care nursing care, "use external services as assistance" was answered the highest at 49.9%, then followed by "primarily with external services" (28.4%), and "only by own family members" (16.1%). "Use external services" was 82.2%.

Compared to the previous time, there is not a significant difference.

<Table V-6> Intention to use external services by persons who desire to receive nursing care at home

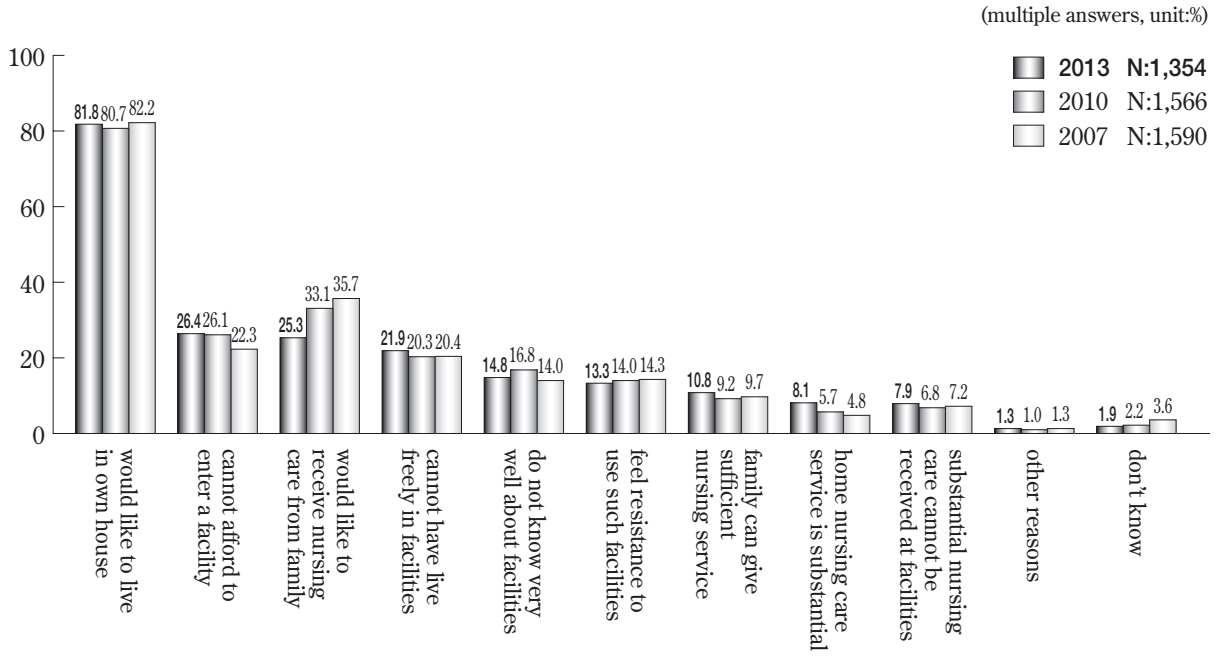


(3) Reasons for desiring home nursing care

Looking at the reasons given by persons who desire to receive nursing care at home, "would like to live in own house" was the highest, 81.8%, followed by "cannot afford to enter a facility" (26.4%), and "would like to receive nursing care from family" (25.3%).

Compared to the previous time, "would like to receive nursing care from family" decreased by 7.8 points.

<Table V-7> Reasons for desiring home nursing care



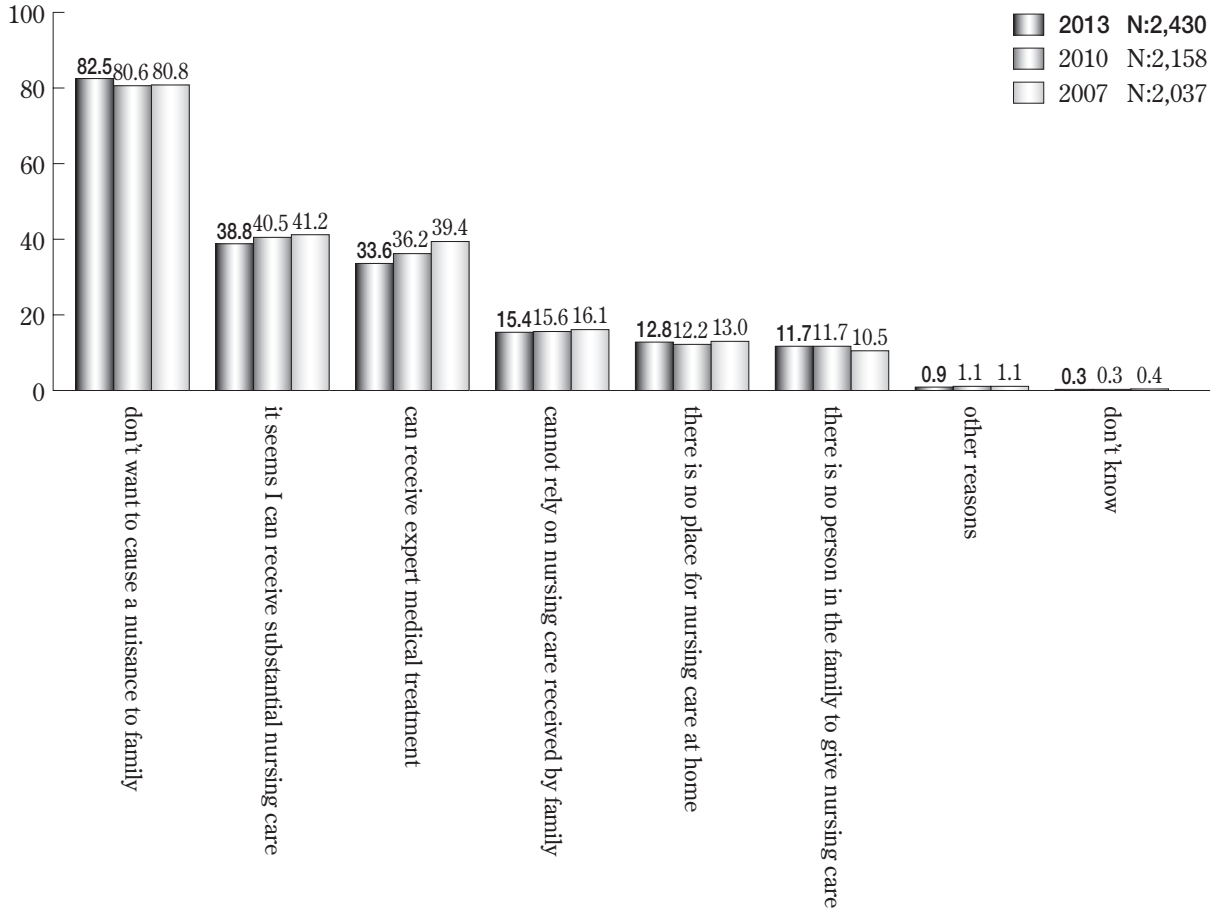
(4) Reasons to desire nursing care at facilities

Looking at the reasons given by persons who desire to receive nursing care at facilities, “don’t want to cause a nuisance to family” was the highest, 82.5%, followed by “it seems I can receive substantial nursing care” (38.8%), and “can receive expert medical treatment” (33.6%).

Compared to the previous time, there is not a significant difference.

<Table V-8> Reasons to desire nursing care at facilities

(multiple answers, unit:%)



3. Awareness of Public Nursing Care Insurance

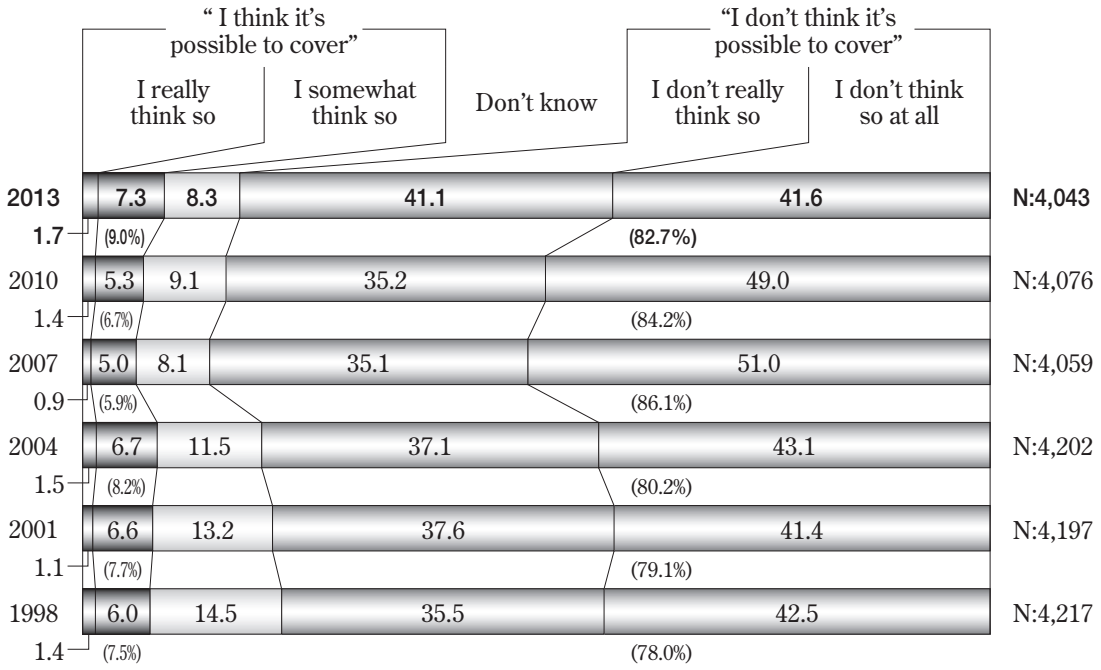
(1) Approach to public nursing care insurance

About whether or not answerers think it is possible to cover their own nursing care expenses by public nursing care insurance alone when they become in need of nursing care, “I think it’s possible to cover” was 9.0% and “I don’t think it is possible to cover” was 82.7%. So over 80 percent of persons think nursing care is not covered with public nursing care insurance alone.

Compared to the previous time “I think it’s possible to cover” increased by 2.3 points.

<Table V-9> Approach to public nursing care insurance

(unit:%)



(2) Evaluation of public nursing care insurance

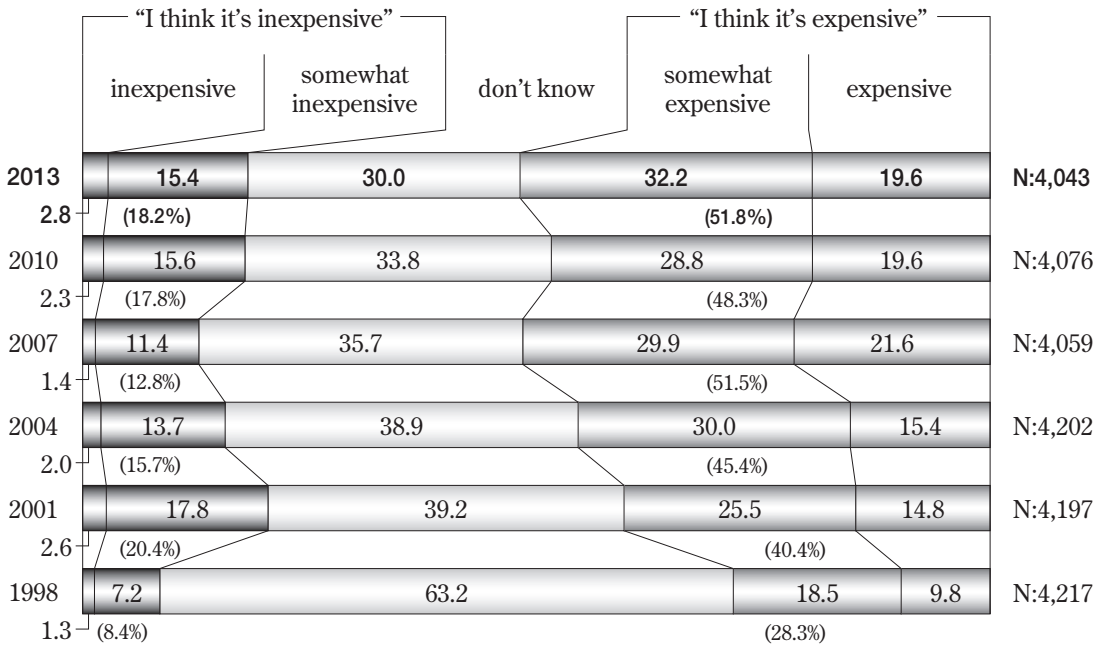
① Evaluation of public health nursing care insurance premiums

Looking at the evaluation of premiums, “I think it’s inexpensive” was 18.2% and “I think it ‘s expensive” was 51.8 %.

Compared to the previous time, “I think it’s expensive” increased by 3.5 points.

<Table V-10> Evaluation of public nursing care insurance premiums

(unit:%)



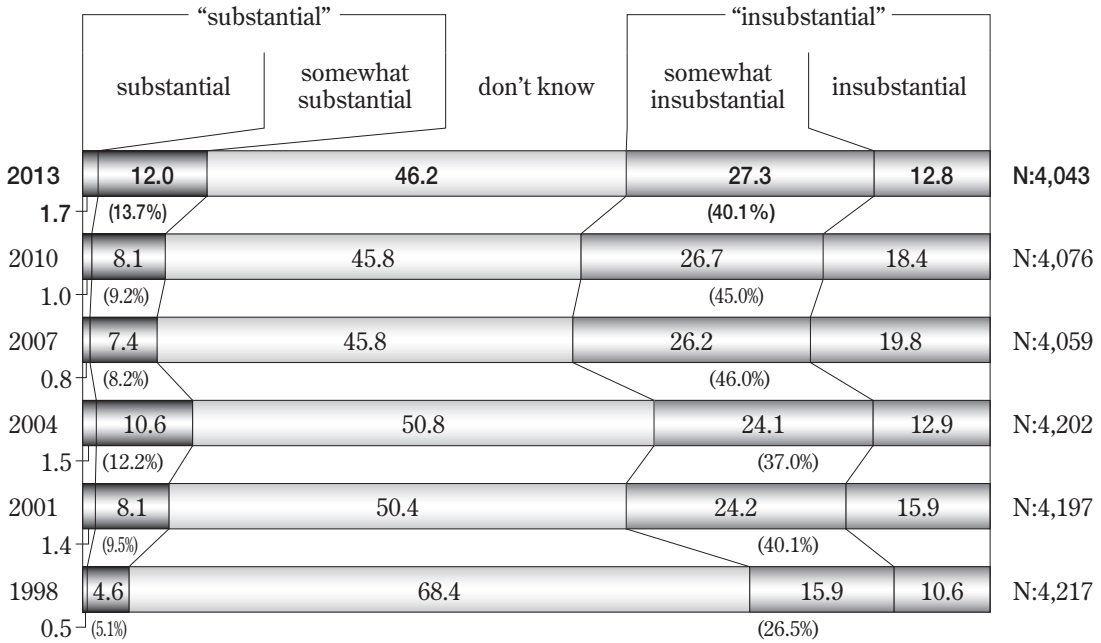
② Evaluation of details of benefits of public nursing care insurance

Looking at the evaluation of the details of benefits, “substantial” was answered by 13.7% and “insubstantial” was answered by 40.1%.

Compared to the previous time, “substantial” increased by 4. 5 points and “insubstantial” decreased by 4.9 points.

<Table V-11> Evaluation for details of benefits of public nursing care insurance

(unit:%)



(3) Nursing care coverage is public security enhancement-oriented or self-help effort-oriented

As preparation for the state when they themselves will come to be in need of nursing care, when looking at whether people are oriented to have enhancement of public security or preparation by self-help efforts, "public security enhancement oriented" is 46.2% and "self-help effort-oriented" is 46.0%, so the two are almost evenly matched.

Compared to the previous time, "self-help effort-oriented" increased by 4.3 points and "public security enhancement-oriented" decreased by 2.2%.

<Table V-12> Nursing care security is public security enhancement-oriented or self-help effort-oriented

(unit:%)

A. Rather than doing preparations based on self-help efforts, even by paying a larger amount of premium or tax than now, I would like to have enhancement of public nursing care insurance

B. Rather than paying a larger amount of premium or tax than now for enhancement of public nursing care insurance, I would like to prepare based on self-help efforts.

	Public-security enhancement-oriented			Self-help effort-oriented		
	Close to A	Somewhat close to A	Don't know	Somewhat close to B	Close to B	
2013	**22.0**	**24.2**	**7.9**	**19.4**	**26.6**	**N:4,043**
		(46.2%)			**(46.0%)**	
2010	21.3	27.0	10.0	18.1	23.6	N:4,076
		(48.4%)			(41.7%)	
2007	16.2	24.9	12.4	20.8	25.8	N:4,059
		(41.0%)			(46.6%)	
2004	17.1	24.2	14.0	21.4	23.3	N:4,202
		(41.3%)			(44.7%)	
2001	16.6	24.2	12.8	20.8	25.7	N:4,197
		(40.7%)			(46.5%)	
1998	16.4	24.5	14.6	19.7	24.8	N:4,217
		(41.0%)			(44.4%)	

4. Status of Private Preparations for Nursing Care Coverage

Looking at the status of financial preparations for the case where they themselves will come to be in need of nursing care, "prepared" accounted for 42.1% and "unprepared" accounted for 55.4%. Compared to "prepared" in other security fields (medical security (82.8%), old-age security (62.7%), death coverage (70.5%)), it can be said the rate of preparation is low, and this is the field for which the least amount of preparations have been done.
Looking at the specific methods of preparation, "savings and deposits" was highest, at 30.2%, followed by"life insurance" (22.7%).
Compared to the previous time, there is not a significant difference.

<Table V-13> Status of private preparations for nursing care coverage

(multiple answers, unit:%)

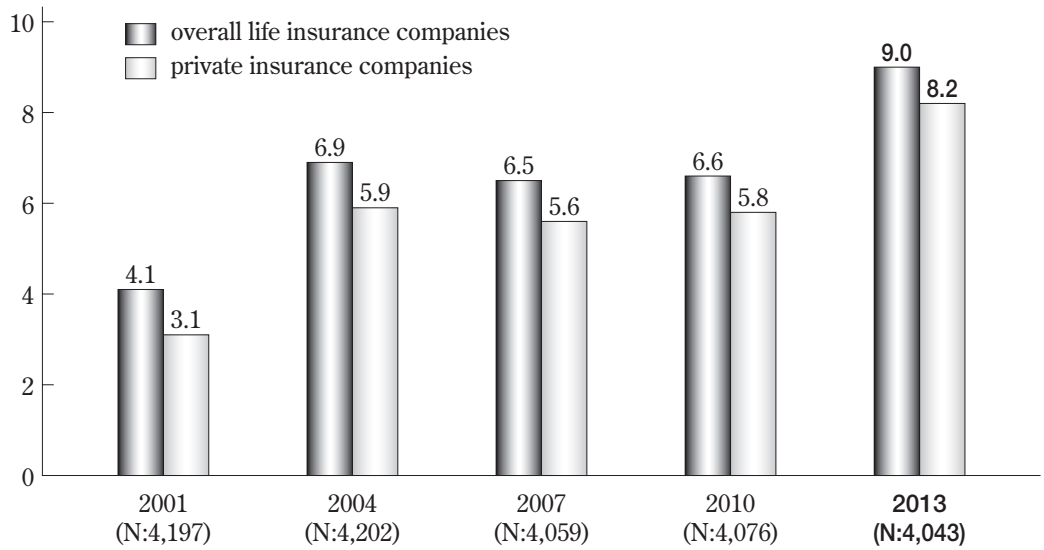
	N	life insurance	nonlife insurance	savings and deposits	securities	other	prepared	unprepared	don't know
2013	**4,043**	**22.7**	**5.4**	**30.2**	**3.9**	**0.4**	**42.1**	**55.4**	**2.5**
2010	4,076	21.4	4.6	30.8	3.9	0.4	41.0	55.3	3.6
2007	4,059	23.7	5.0	29.5	4.1	0.2	41.2	55.9	2.9
2004	4,202	22.6	5.1	28.1	3.0	0.9	39.2	56.3	4.5
2001	4,197	24.2	5.4	29.9	3.8	0.4	40.8	54.9	4.3
1998	4,217	26.5	4.2	31.3	3.1	0.5	42.9	53.6	3.5
1996	4,388	21.6	3.3	27.4	2.7	0.4	40.7	56.7	2.7
1993	4,362	24.8	4.0	26.7	3.1	0.2	41.0	55.1	3.9

5. Life Insurance as Nursing Care Coverage (nursing care insurance, nursing care rider)

The rate of participation in nursing care insurance or nursing care rider, which are handled by private life insurance companies, the Post Office, JA (Japan Agriculture), CO-OP, and Zenrosai is 9.0%. And this is 8.2% for private insurance companies.
Compared to the previous time, for both "overall life insurance companies" and "private insurance companies," there was a 2.4 point increase.

<Table V-14> Participation rate for nursing care insurance or nursing care rider

(unit:%)



* Private insurance companies during and after the 2010 survey includes Japan Post Insurance.

6. Feelings of Satisfaction About Nursing Care Coverage

Looking at the feeling of satisfaction about nursing care funds preparations, in other words, private financial preparations for nursing care plus public nursing care insurance, “satisfied” is 11.9%, and “dissatisfied” is 73.9%, so more than 70% had a feeling of dissatisfaction.
Compared to the previous time, “satisfied” increased by 3.4 points.

<Table V-15> Feeling of satisfaction about nursing care coverage

(unit:%)

	“satisfied”			“dissatisfied”		
	sufficient	somewhat sufficient	don’t know	somewhat insufficient	totally insufficient	
2013	**10.6**	**14.3**	**40.3**	**33.6**		**N:3,943**
1.3	**(11.9%)**		**(73.9%)**			
2010	7.7	16.0	37.6	37.9		N:3,928
0.7	(8.5%)		(75.5%)			
2007	6.8	17.6	37.1	37.5		N:3,943
1.0	(7.8%)		(74.6%)			
2004	8.6	20.2	36.6	33.6		N:4,015
0.9	(9.5%)		(70.3%)			
2001	8.5	18.7	37.8	33.7		N:4,016
1.3	(9.8%)		(71.5%)			
1998	8.7	20.8	36.9	32.6		N:4,070
1.0	(9.7%)		(69.5%)			

7. Intention to Do Future Preparations for Nursing Care Coverage

Looking at the intention to do preparations for nursing care in the future, “have intention to do preparations” accounted for 75.8% and “do not have an intention to do preparations” accounted for 19.7%.
Compared to the previous time, “have intention to do preparations” increased by 3.8 points.

<Table V-16> Intention to do future preparations for nursing care coverage

(unit:%)

	“have intention to do preparations”					
	I am preparing even right now	I will prepare within several years	I will prepare at some point	Do not have intention to do preparations	Don’t know	
2013	**5.4**	**10.9**	**59.4**	**19.7**	**4.5**	**N:4,043**
		(75.8%)				
2010	5.1	10.4	56.6	21.0	6.9	N:4,076
		(72.0%)				
2007	3.6	9.6	56.4	20.5	9.9	N:4,059
		(69.5%)				
2004	4.6	8.4	53.4	23.3	10.4	N:4,202
		(66.3%)				
2001	3.9	9.9	55.1	21.2	9.9	N:4,197
		(68.9%)				
1998	4.8	8.3	54.8	22.0	10.2	N:4,217
		(67.8%)				

8. Means of Covering Funds for Nursing Care

Looking at the kind of means by which people think they will cover the nursing care expenses including those they will prepare going forward, in the case where people themselves come to be in state of in need of nursing care, “public nursing care insurance” is the highest, at 74.1%, followed by public pension (59.8%), “savings and deposits” (59.4%), and “life insurance” (26.9%).
Compared to the previous time, there is not a significant difference.

<Table V-17> Means of covering funds for nursing care

(multiple answers, unit:%)

	N	public nursing care insurance	public pension	corporate pension, retirement benefits	life insurance	individual annuity insurance, variable individual annuity insurance	nonlife insurance	savings and deposits	securities	income from real estate	support from children	other	don't know
2013	**4,043**	**74.1**	**59.8**	**23.7**	**26.9**	**10.3**	**6.5**	**59.4**	**4.4**	**2.7**	**3.1**	**0.8**	**4.4**
2010	4,076	75.6	59.2	22.6	26.0	11.3	6.1	60.9	4.4	3.1	3.2	0.9	5.1
2007	4,059	74.9	59.0	21.9	28.9	12.8	7.3	58.5	4.8	4.0	3.4	0.6	6.4
2004	4,202	73.7	61.0	18.5	30.4	12.8	5.7	57.2	4.1	3.6	4.7	0.5	7.6
2001	4,197	71.2	61.9	24.1	32.5	15.9	7.4	59.0	4.2	3.5	4.2	0.5	7.3
1998	4,217	48.3	59.6	22.4	33.7	18.8	6.4	58.9	3.7	4.0	4.9	0.4	10.1

*In the 2004 survey or before, this was“individual annuity insurance.”

Chapter VI　Life Security and Life Insurance

1. Security Preparations Requiring Efforts

(1) Security preparations requiring the most efforts

Out of the four security areas – medical security, old-age security, death coverage, and nursing care coverage-- looking at the area of security into which people are thinking of making the most efforts at present, for men, "death coverage" is the highest at 29.6%, followed by "medical security"(24.1%), "old-age security" (19.8%) and "nursing care coverage" (7.9%). Meanwhile for women, "medical security" is the highest, at 30.9%, followed by "old-age security" (24.2%) "nursing care coverage"(13.2%), and "death coverage" (12.5%), so a clear difference between the concepts about what security should be most emphasized is apparent between men and women.

Compared to the previous time, "old-age security" for men decreased by 4.0 points.

<Table VI-1> Security preparations requiring the most efforts (sex)

(unit:%)

		N	medical security	old-age security	death coverage	nursing care coverage	don't have special priority /don't know
men	**2013**	**1,769**	**24.1**	**19.8**	**29.6**	**7.0**	**19.4**
	2010	1,848	23.3	23.8	28.9	6.5	17.6
	2007	1,862	23.1	21.3	32.4	5.2	18.0
	2004	1,856	22.6	21.0	27.6	5.6	23.2
	2001	1,937	23.1	21.3	30.7	5.5	19.5
	1998	1,953	21.0	21.8	29.5	6.9	20.8
	1996	2,049	16.1	18.1	42.1	5.6	18.2
	1993	2,029	19.7	17.6	41.2	4.7	16.7
	1991	2,056	21.7	24.3	35.7		18.3
	1990	2,057	21.5	23.3	34.9		20.3
women	**2013**	**2,274**	**30.9**	**24.2**	**12.5**	**13.2**	**19.2**
	2010	2,228	30.8	23.7	11.2	12.7	21.5
	2007	2,197	31.7	24.2	11.0	11.4	21.7
	2004	2,346	29.2	26.3	9.6	10.9	24.0
	2001	2,260	30.6	26.3	9.2	12.7	21.2
	1998	2,264	27.7	26.8	9.1	14.1	22.3
	1996	2,339	29.1	24.4	14.0	12.1	20.5
	1993	2,333	32.7	19.2	14.3	12.5	21.3
	1991	2,386	37.1	25.6	14.5		22.8
	1990	2,344	37.8	22.9	14.5		24.8

*1 From the 1993 survey and thereafter, "nursing care coverage" was added to the choices.
*2 Until the 1991 survey, among the choices there were "I'm not intending to put efforts into any preparations" and "I don't know," but from the 1993 survey, these were combined into "don't have special priority/don't know."

(2) Security preparations requiring second-priority efforts

Looking at the field of security in which people are thinking of making the second-largest effort at present, for men, “medical security” is highest at 22.5%, followed by “old age security”(21.9%), “nursing care coverage” (21.7%) and “death coverage” (14.4%). Meanwhile for women, “nursing care coverage” is the highest, at 28.3%, followed by “medical security” (25.1%) “old age security”(18.3%), and “death coverage” (9.1%). Compared to the previous time, “old age security” for men increased by 3.9 points and medical security decreased by 3.6 points.

<Table VI-2> Security preparations requiring second-priority efforts (sex)

(unit:%)

		N	medical security	old age security	death coverage	nursing care coverage	don’t have special priority /don’t know
men	**2013**	**1,769**	**22.5**	**21.9**	**14.4**	**21.7**	**19.4**
	2010	1,848	26.1	18.0	16.3	22.0	17.6
	2007	1,862	28.4	21.1	15.5	17.0	18.0
	2004	1,856	25.6	20.4	14.0	16.9	23.2
	2001	1,937	25.8	21.6	15.6	17.6	19.5
	1998	1,953	27.5	21.9	12.6	17.2	20.8
	1996	2,049	27.8	25.8	14.1	14.2	18.2
	1993	2,029	29.8	24.7	16.0	12.8	16.7
women	**2013**	**2,274**	**25.1**	**18.3**	**9.1**	**28.3**	**19.2**
	2010	2,228	24.4	16.6	9.1	28.4	21.5
	2007	2,197	25.4	18.3	9.3	25.3	21.7
	2004	2,346	25.7	17.2	8.6	24.5	24.0
	2001	2,260	25.8	18.9	9.6	24.5	21.2
	1998	2,264	25.0	20.0	8.1	24.6	22.3
	1996	2,339	25.8	17.1	10.9	25.8	20.5
	1993	2,333	25.9	15.4	10.8	26.6	21.3

2. Rate of Participation in Life Insurance and Individual Annuity Insurance

The rate of participation (rate of being the insured) in life insurance or life mutual aid (including individual annuity insurance, except for group insurance or asset formation type insurance) handled by private life insurance companies, the Post Office, JA (Japan Agriculture), CO-OP, and Zenrosai is 82.1% for men and 83.6% for women.

In the time series analysis, for women, the increasing trend has been ongoing in overall life insurance companies. Moreover, compared to the previous time, for both men and women, there is an increase in private insurance companies.

<Table VI-3> Ratio of participation in life insurance and individual annuity insurance (sex)

(unit:%)

		N	Overall life insurance companies	Private insurance companies	Postal Life Insurance	J A	CO-OP and Zenrosai
men	**2013**	**1,769**	**82.1**	**69.5**	**4.7**	**7.1**	**13.3**
	2010	1,848	79.9	65.5	12.0	6.7	12.4
	2007	1,862	81.9	64.4	16.0	9.1	11.9
	2004	1,856	80.7	62.1	19.6	10.0	11.0
	2001	1,937	82.1	62.6	24.5	10.0	10.1
	1998	1,953	83.9	64.9	26.5	11.6	8.4
	1996	2,049	84.3	67.6	25.0	13.3	8.7
	1993	2,029	87.1	68.9	27.6	16.5	9.8
	1991	2,056	85.2	67.4	26.4	14.1	7.0
	1990	2,057	84.8	66.3	25.6	15.3	5.7
women	**2013**	**2,274**	**83.6**	**67.5**	**6.9**	**6.9**	**16.8**
	2010	2,228	81.4	60.3	18.2	6.8	15.8
	2007	2,197	81.2	55.6	24.1	7.3	15.6
	2004	2,346	78.6	52.3	26.7	8.5	14.2
	2001	2,260	79.3	52.2	33.6	9.6	10.4
	1998	2,264	79.6	51.3	33.8	9.4	7.8
	1996	2,339	79.4	53.4	34.0	9.4	8.0
	1993	2,333	81.2	55.3	33.6	11.7	6.2
	1991	2,386	76.2	51.6	29.5	9.3	5.5
	1990	2,344	72.4	47.0	26.0	10.2	4.4

*Private insurance companies during and after the 2010 survey includes Japan Post Insurance.

3. Annual Paid-in Premiums (overall life insurance companies)

Annual paid-in premiums (excluding lump sum payment or down payment premiums) of persons who actually pay premiums out of participants in life insurance and individual annuity insurance handled by private life insurance companies, the Post Office, JA, CO-OP and Zenrosai is 241,000 yen average for men and 182,000 yen average for women.

Compared to the previous time, there is not a significant difference.

<Table VI-4> Annual paid-in premium (overall life insurance companies) (sex)

(Aggregation base: persons who participate in life insurance and individual annuity insurance)

(unit: %)

		less than 120,000 yen	120,000 yen to less than 240,000 yen	240,000 yen to less than 360,000 yen	360,000 yen to less than 480,000 yen	480,000 yen to less than 600,000 yen	600,000 yen or more	defective			average
men	**2013**	**24.4**	**31.7**	**18.9**	**9.5**	**4.2**	**5.2**	**6.1**		**N:1,272**	**241,000 yen**
	2010	22.3	31.5	19.9	9.8	4.7	5.7	6.1		N:1,289	254,000 yen
	2007	18.1	28.6	20.6	11.0	5.2	7.0	9.4		N:1,324	286,000 yen
	2004	16.3	27.9	21.5	11.8	5.4	9.4	7.7		N:1,292	310,000 yen
	2001	13.3	28.7	23.1	13.7	8.2	9.3	3.7		N:1,452	315,000 yen
	1998	9.5	25.4	25.3	13.3	7.6	12.5	6.3		N:1,460	358,000 yen
	1996	10.4	26.8	23.3	15.4	6.1	11.3	6.7		N:1,577	337,000 yen
	1993	10.7	27.6	24.8	14.0	7.6	11.0	4.4		N:1,631	342,000 yen
women	**2013**	**37.9**	**32.7**	**14.2**	**5.0**			**5.5**	**2.9** / **1.7**	**N:1,716**	**182,000 yen**
	2010	37.2	31.8	13.8	5.9			6.4	2.6 / 2.3	N:1,618	185,000 yen
	2007	32.4	34.8	13.9	4.5		4.1	8.3	2.2	N:1,573	196,000 yen
	2004	31.5	34.2	14.6	6.4		3.8	6.5	3.0	N:1,586	205,000 yen
	2001	25.9	34.9	17.4	7.7	4.9	7.1		2.1	N:1,615	249,000 yen
	1998	22.7	35.8	18.8	7.6	4.4	5.8	4.9		N:1,627	244,000 yen
	1996	22.5	37.0	18.3	7.9	4.3	6.3	3.7		N:1,712	240,000 yen
	1993	24.7	40.1	15.7	8.1	3.6	5.4		2.5	N:1,744	231,000 yen

Chapter VII Status of Contracts Most Recently Taken Out and Intention to Participate in the Future

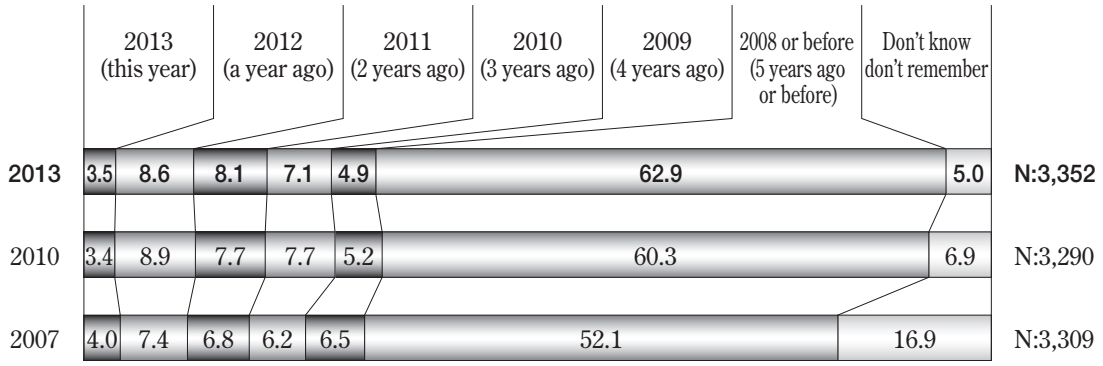
1. Actual Situation of Most Recently Taken Out Contracts

(1) Year of participation for most recently taken out contracts

Looking at the year of participation for contracts most recently taken out, “2008 or before (5 years ago or before)” accounts for 60%, 62.9%. The ratio of new participation in recent 5 years is just approx. 30%.
In the time series analysis, “2008 or before (5 years ago or before)”has been on an increasing trend.

<Table VII-1> Year of participation for most recently taken out contracts

(unit: %)

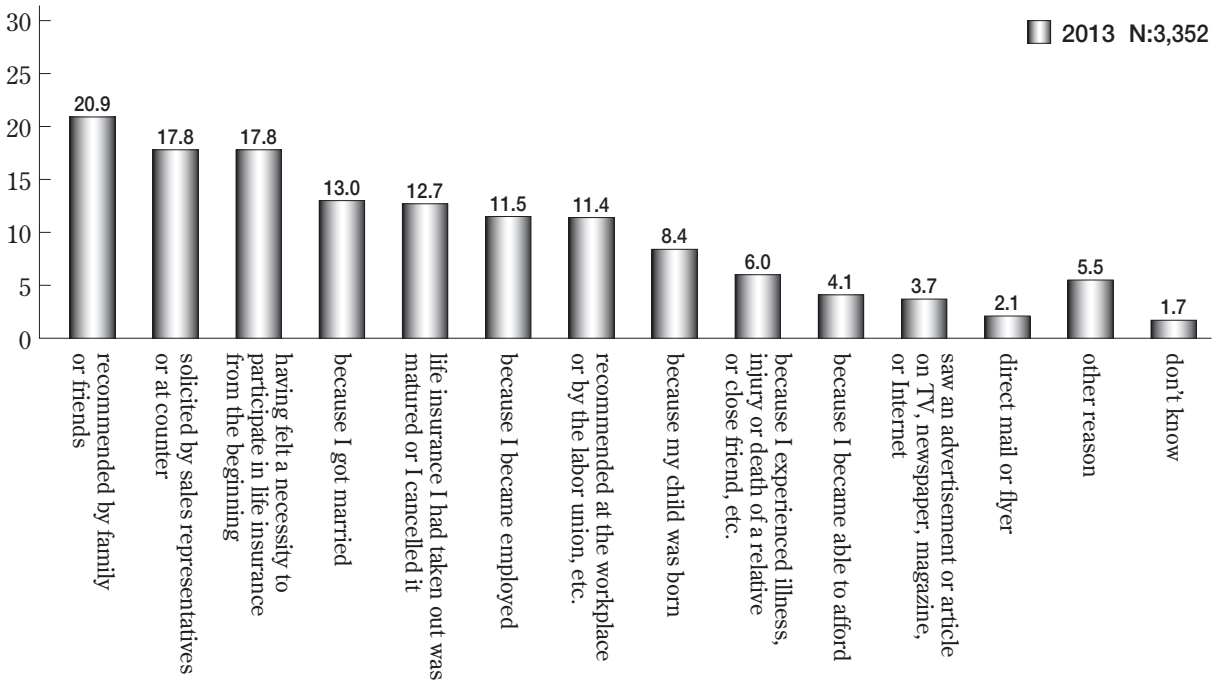


(2) Trigger for most recently taken out contract

Asking about the trigger for most recent participation in a contract, “recommended by family or friends” is highest, 20.9%, followed by “solicited by field or at counter” “having felt a need to participate in life insurance from the beginning” (both 17.8%). Moreover, participation accompanying change of life stage are seen about approx. 10% each, such as “because I got married” (13.0%), “because I became employed” (11.5%), or “because my child was born” (8.4%).

<Table VII-2> Trigger for most recent participation in contract

(multiple answers, unit: %)



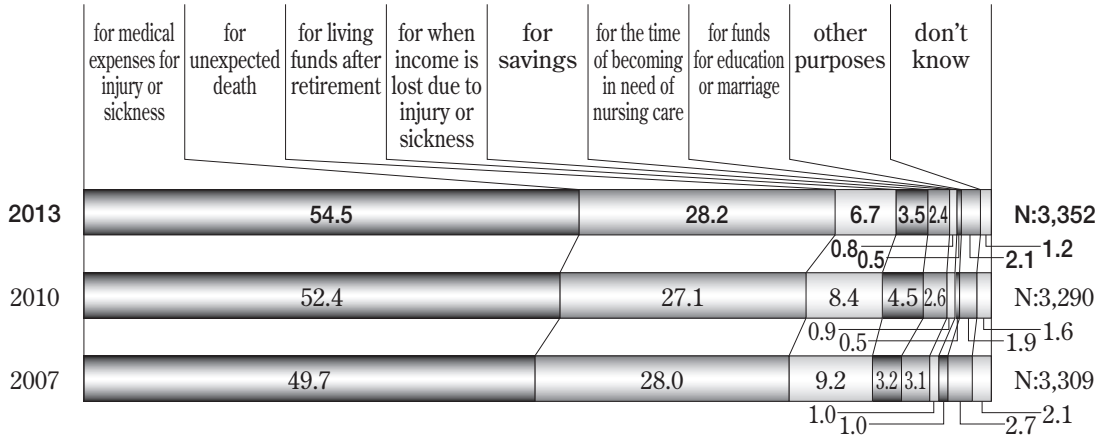
(3) Purposes of participation for most recently taken out contract

Looking at the purposes for participation in the most recently taken out contract, “for medical expenses for injury or sickness” accounted for the highest, 54.5%, followed by “for unexpected death” (28.2%), and “for living funds after retirement” (6.7%).

Compared to the previous time, “for living funds after retirement” decreased by 1.7 points, and “for when income is lost due to injury or sickness” decreased by 1.0 points.

<Table VII-3> Purposes of participation for most recently taken out contract

(unit: %)



(4) Participation channel for the most recently taken out contract

Looking at the participation channel for the contracts most recently taken out, “sales representative” accounted for approx. 50%, 49.7% and was the highest, followed by “counter or sales representative of insurance agent” (9.4%), and post office counter or post office worker (8.8%). About whether the destination of visit of sales representative is the personal residence or the workplace, “sales representatives who visit personal residences” accounted for 31.4%, more than 10 points more than “sales representatives who visit workplaces”, 18.3%. Moreover, “mailorder” is 5.8%, and in the breakdown, “via TV, newspaper, magazine, etc.” accounted for 4.3%, which is higher than “via Internet,” 1.5%.

Compared to the previous time, “post office counter or post office worker” decreased by 1.7 , points and “for when income is lost due to injury or sickness” decreased by 1.0 points.

<Table VII-4> Participation channel for the most recently taken out contract

(unit:%)

	N	sales representatives	sales representatives who visit personal residences	sales representatives who visit workplaces	mailorder	via Internet	via TV, newspaper, magazine, etc.	counter at private insurance company or JA, etc. *1	post office counter or post office worker *1	via bank or securities firm	via bank	counter and officer at city bank (including Yucho Bank)	counter and officer at local bank, credit union, credit association	counter and officer at trust bank	counter and officer at securities firm	counter and sales representative at insurance agent	counter insurance agent *2	sales representatives of insurance agent *2	via workplace or labor union, etc.	other channel	don't know
2013	3,352	49.7	31.4	18.3	5.8	1.5	4.3	7.0	8.8	2.5	2.4	1.1	1.2	0.1	0.1	9.4	3.4	6.1	6.6	7.1	3.1
2010	3,290	51.7	33.0	18.7	5.2	1.0	4.2	6.3	10.5	2.7	2.5	1.1	1.3	0.1	0.2	6.1			7.4	6.5	3.5
2007	3,309	56.7	38.8	17.9	5.7	1.0	4.7	11.2		2.8	2.7	1.1	1.4	0.2	0.1	3.8			6.3	9.9	3.6

*1 In the 2007 survey, “counter at private insurance company or JA, etc.” and “post office counter or post office worker” were phrased on the form as “counter at private insurance company, post office or JA.”

*2 In investigation in 2010 or before, “counter at insurance agent” and “sales representative at insurance agent” were phrased on the form as “counter and sales representative or insurance agent.”

(5) Route of obtaining information at time of participation in most recently taken out contract

Looking at the route of obtaining information at the time of participation in the most recently taken out contract, “sales representative of private insurance company, the Post Office, JA, etc.” accounted for the highest, 42.5%, followed by “family or relatives” (20.0%) and “friends and acquaintances” (17.3%).

Compared to the previous time, “sales representative of private insurance company, the Post Office, JA, etc.” decreased by 5.6%, and “friends and acquaintances” decreased by 2.1 points.

<Table VII-5> Route of obtaining information at time of participation in most recently taken out contracts

(multiple answers, unit: %)

	N	sales representatives of private insurance companies, the Post Office, JA, etc.	family and relatives	friends and acquaintances	product catalogue and leaflets	counter of and sales representatives or insurance agents	counter of insurance agent*	sales representatives of insurance agent*	workplace, labor union, health insurance association	newspaper, magazine, books	advertisement and articles of TV,	counters of private insurance companies, the Post Office, JA, etc.	colleagues or bosses at workplace	direct mail	counters or sales representatives of banks or securities firms	website that provide information relevant to life insurance	website of the relevant companies or agents	FP, tax accountants, CPA,	information or accepts consultation about life insurance	Public benefit type organization that provides	such as accounts settlement report, etc.	Materials disclosed by life insurance companies	Other	Don't know
2013	3,352	42.5	20.0	17.3	15.0	10.5	2.5	8.3	8.1	7.8	7.8	5.8	2.6	2.3	1.9	1.4	1.3	0.4	0.3	2.4	4.3
2010	3,290	48.1	21.0	19.4	13.6	7.4			8.4	7.5	8.6	6.0	1.9	2.0	1.5	1.2	1.1	0.9	0.5	1.9	4.2

*In the 2010 survey “insurance agent counter” and “sales representatives of insurance agent” were phrased on the form as “counter of and sales representatives or insurance agents.”

(6) Route of obtaining most useful information for reference when taking out in most recent contract

Looking at the most useful information as reference when taking out the most recent contract, “sales representative at private insurance companies, the Post Office, JA, etc.” accounted for the highest, 36.7%, followed by “family or relative” (13.9%) and “friends and acquaintances” (9.8%).

Compared to the previous time, “sales representative of private insurance company, the Post Office, JA, etc.” decreased by 4.3%.

<Table VII-6> Route of obtaining most useful information for reference when taking out in most recent contract

(unit: %)

	N	sales representative of private insurance company, the Post Office, JA, etc.	family and relatives	friends and acquaintances	counter and sales representative or insurance agent	counter of insurance agent*	sales representative of insurance agent*	product catalogue and leaflet	workplace, labor union, health insurance association	newspaper, magazine, book	advertisement and article of TV,	counters of private insurance companies, the Post Office, JA, etc.	colleague or supervisor at workplace	counter or sales representative at bank or securities firm	direct mail	FP, tax accountant, CPA	website that provides information relevant to life insurance	website of relevant company or agent	information or accepts consultations on life insurance	Public benefit type organization that provides	such as accounts settlement reports, etc.	Materials disclosed by life insurance companies	Other	Don't know
2013	3,209	36.7	13.9	9.8	7.6	1.6	6.0	6.8	6.0	5.0	3.7	2.9	1.4	1.0	0.9	0.8	0.7	0.2	0.1	2.1	0.2
2010	3,151	41.0	13.6	10.8	5.2			5.9	5.6	5.5	3.5	2.9	1.4	0.8	0.8	0.5	0.5	0.3	0.1	1.7	0.1

*In the 2010 survey “insurance agent counter” and “sales representatives of insurance agent” were phrased on the form as “counter of and sales representatives or insurance agents.”

2. Future Intention to Participate

(1) Channel through which there is intention to participate

As future participation channels, when asking through which channel they would want to participate, “sales representative” accounted for highest, 37.2%, followed by “post office counter or post office worker” (23.2%), “counter at private insurance company or JA” (22.8&).

Compared to the previous time, “via Internet” increased by 2.1 points, and “sales representative” decreased by 4.8 points, “post office counter or post office worker“ decreased by 2.5 points.

<Table VII-7> Channel through which there is intention to participate

(multiple answers, unit: %)

	N	sales representatives	sales representatives who visit personal residences	sales representatives who visit workplaces	mailorder	via Internet	via TV, newspaper, magazine, etc.	counter at private insurance company or JA, etc. *1	post office counter or post office worker *1	via bank or securities firm	via bank	counter and officer at city bank (including Yucho Bank)	counter and officer at local bank, credit union, credit association	counter and officer at trust bank	counter and officer at securities firm	counter and sales representative at insurance agent	counter insurance agent *2	sales representatives of insurance agent *2	via workplace or labor union, etc.	other channel	don't know
2013	**4,043**	**37.2**	**27.3**	**13.2**	**15.5**	**11.9**	**5.8**	**22.8**	**23.2**	**12.8**	**12.5**	**8.4**	**5.3**	**1.0**	**0.6**	**19.3**	**11.9**	**9.7**	**10.9**	**3.0**	**14.2**
2010	4,076	42.0	30.9	15.8	13.6	9.8	6.6	21.4	25.7	11.1	10.8	7.1	4.8	1.0	0.7	13.6			12.8	2.8	16.4
2007	4,059	40.7	29.2	15.5	15.3	8.8	9.6	32.2		8.6	8.3	4.3	5.0	1.4	0.8	10.5			13.5	3.8	19.0

*1 In the 2007 survey, “counter at private insurance company or JA, etc.” and “post office counter or post office worker” were phrased on the form as “counter at private insurance company, post office or JA.”

*2 In investigation in 2010 or before, “counter at insurance agent” and “sales representative at insurance agent” were phrased on the form as “counter and sales representative or insurance agent.”

(2) Channel through which there is greatest intention to participate

When asked which channel was the most desirable for participation, “sales representative” accounted for the highest, 35.2%, followed by “counter at private insurance company or JA” (14.8%) and “post office counter or post office worker” (13.4%).

Compared to the previous time, “counter at private insurance company or JA” increased by 2.1 points, “via Internet” increased by 1.3 points, and “sales representative” decreased by 5.3 points, and “post office counter or post office worker” decreased by 1.9 points.

<Table VII-8> Channel through which there is greatest intention to participate

(unit: %)

	N	sales representatives	sales representatives who visit personal residences	sales representatives who visit workplaces	mailorder	via Internet	via TV, newspaper, magazine, etc.	counter at private insurance company or JA, etc. *1	post office counter or post office worker *1	via bank or securities firm	via bank	counter and officer at city bank (including Yucho Bank)	counter and officer at local bank, credit union, credit association	counter and officer at trust bank	counter and officer at securities firm	counter and sales representative at insurance agent	counter insurance agent *2	sales representatives of insurance agent *2	via workplace or labor union, etc.	other channel	don't know
2013	**3,470**	**32.5**	**23.3**	**9.2**	**9.9**	**7.2**	**2.7**	**14.8**	**13.4**	**5.4**	**5.3**	**3.3**	**1.8**	**0.2**	**0.1**	**12.7**	**6.7**	**6.0**	**7.4**	**3.0**	**0.9**
2010	3,407	37.8	26.3	11.5	8.8	5.9	2.9	12.7	15.3	4.6	4.5	2.6	1.7	0.2	0.1	8.0			9.1	2.8	0.8
2007	3,286	37.8	26.7	11.0	10.7	5.1	5.5	27.0		3.8	3.6	1.6	1.7	0.3	0.2	5.5			10.5	3.8	1.0

*1 In the 2007 survey, “counter at private insurance company or JA, etc.” and “post office counter or post office worker” were phrased on the form as “counter at private insurance company, post office or JA.”

*2 In investigation in 2010 or before, “counter at insurance agent” and “sales representative at insurance agent” were phrased on the form as “counter and sales representative or insurance agent.”

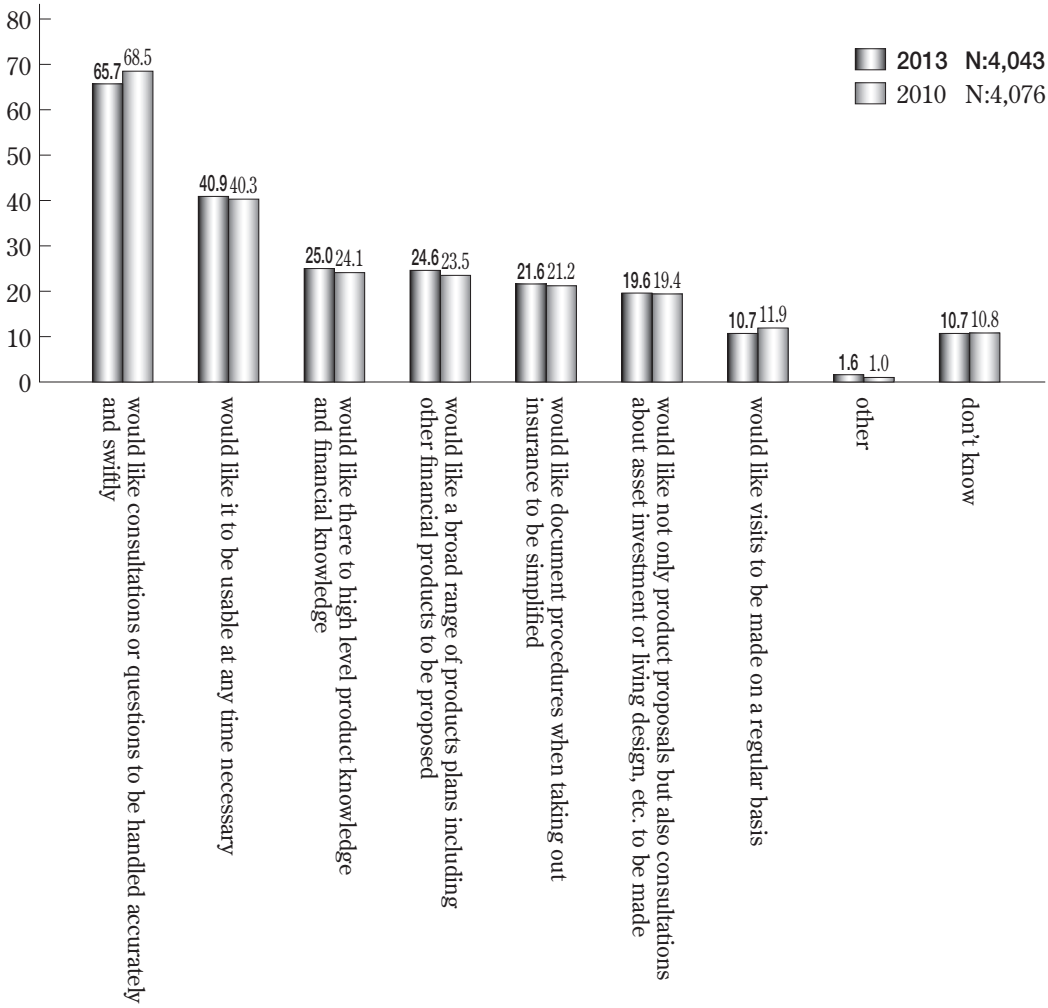
(3) Desires with respect to participation channel

Looking at desires with respect to the channel for future participation, “would like consultations or questions to be handled accurately and swiftly” accounted for the highest, at 65.7%, followed by “would like it to be usable at any time necessary” (40.9%), “would like there to be have a high level of product knowledge and financial knowledge” (25.0%).

Compared to the previous time, “would like consultations or questions to be handled accurately and swiftly” decreased by 2.8 points.

<Table VII-9> Desire with respect to participation channel

(multiple answers up to 3 items, unit:%)

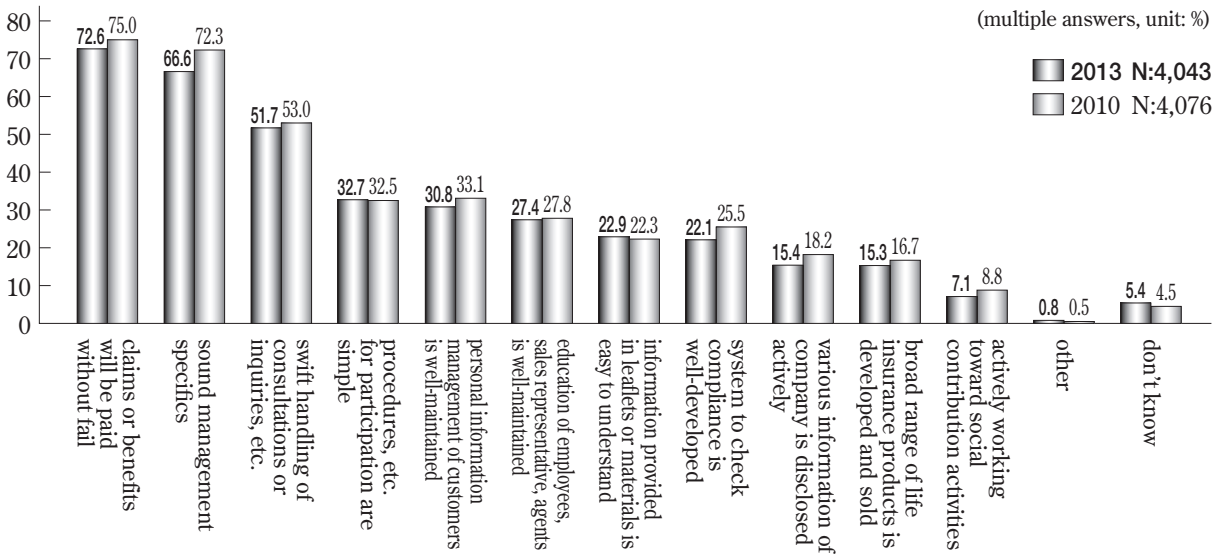


(4) Desires with respect to life insurance companies, etc.

Looking at the desires with respect to life insurance companies, etc. as a destination for participation in life insurance in the future, “claims or benefits will be paid without fail” accounted for the highest, at 72.6%, followed by two more-than 50% items, “sound management specifics” (66.6%) and “swift handling of consultations or inquiries, etc.” (51.7%),

Compared to the previous time, “sound management specifics” decreased by 5.7 points, “system to check compliance is well-developed” decreased by 3.4 points, and “variety of information on company is disclosed actively” decreased by 2.8 points.

<Table VII-10> Intentions toward life insurance companies, etc.



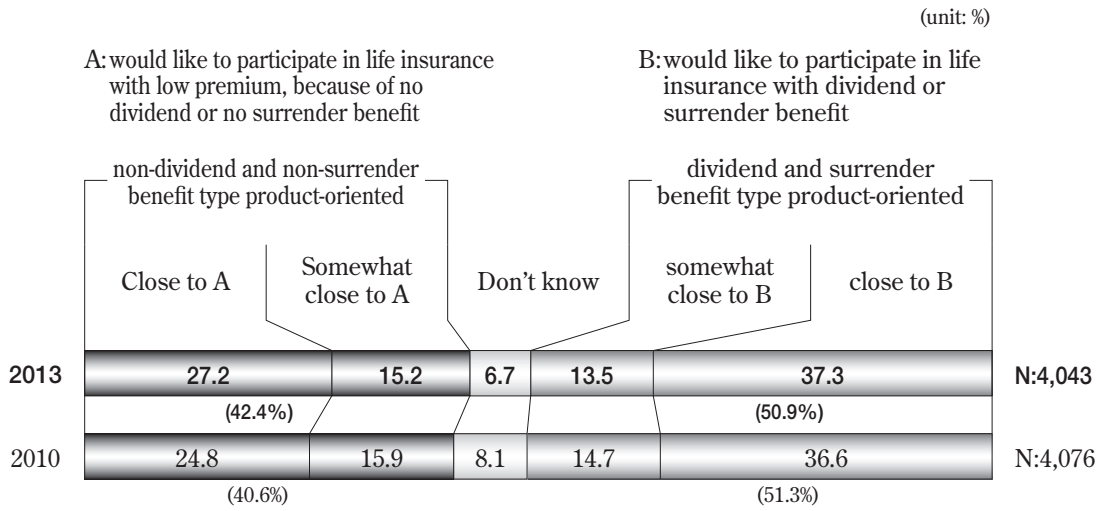
(5) Intention with respect to life insurance products

① Whether non-dividend and non-surrender benefit type product-oriented or dividend and surrender benefit type product-oriented

When looking at desires in life insurance products, “non-dividend and non-surrender benefit type product-oriented” accounted for 42.4%, and “dividend and surrender benefit type product-oriented” accounted for 50.9%.

Compared to the previous time, there was no significant difference.

<Table VII-11> Whether non-dividend and non-surrender benefit type product-oriented or dividend and surrender benefit type product-oriented

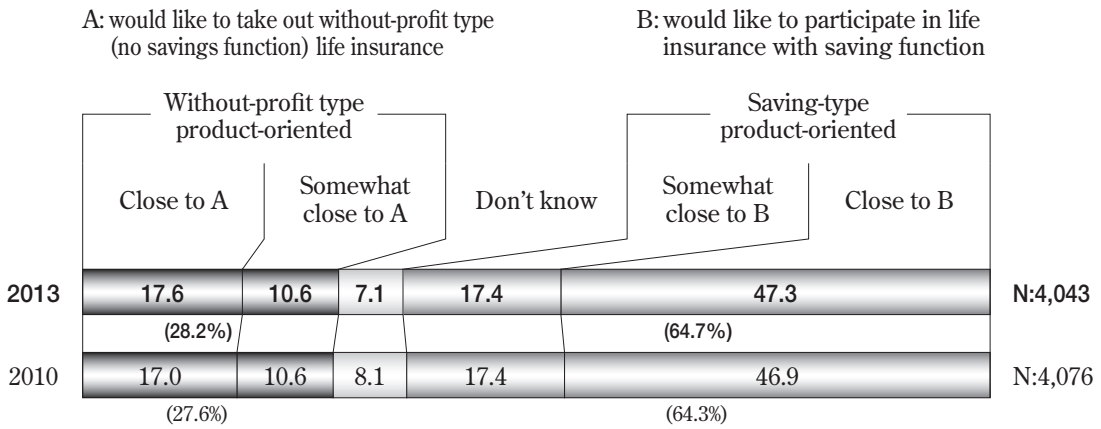


② Whether without-profit type product-oriented or saving-type product-oriented

When looking at desires for life insurance products, “without-profit type product-oriented” accounted for 28.2%, meanwhile “saving-type product-oriented” accounted for more than 60%, at 64.7%.
Compared to the previous time, there was no significant difference.

<Table VII-12> Whether without-profit type product-oriented or saving-type product-oriented

(unit: %)

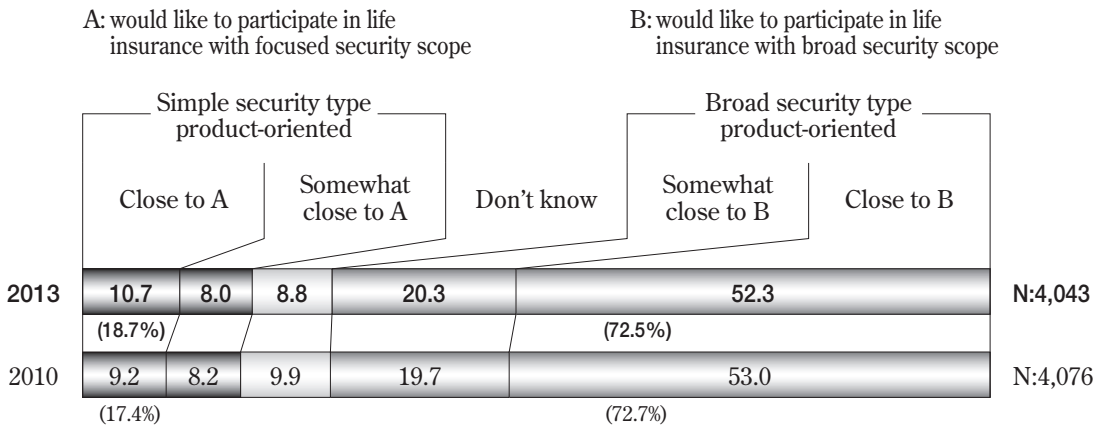


③ Simple security type product-oriented or broad security type product-oriented

When looking at desires for life insurance products, while “simple security type product-oriented” accounted for 18.7%, “broad security type product-oriented” accounted for more than 70%, at 72.5%.
Compared to the previous time, there was no significant difference.

<Table VII-13> Whether simple security type product-oriented or broad security type product-oriented

(unit: %)

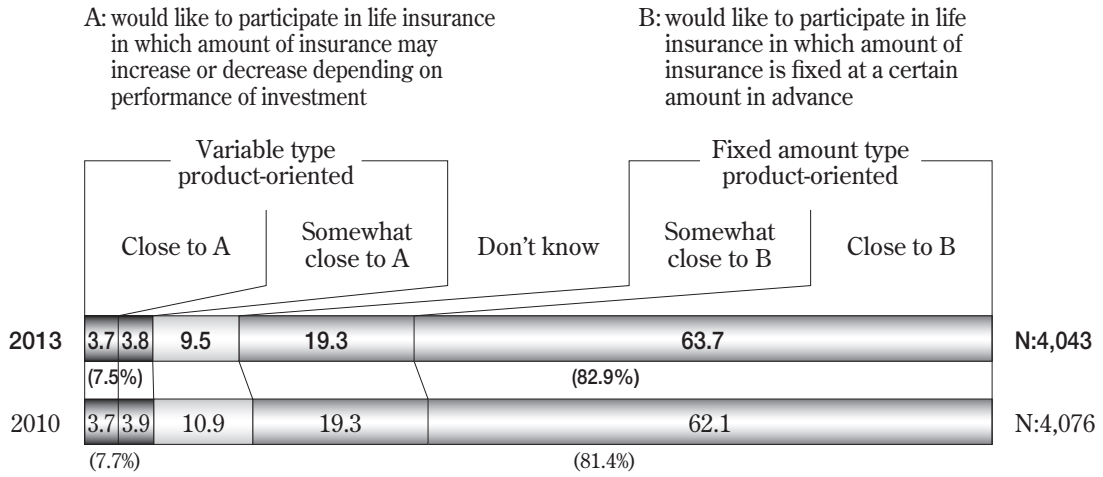


④ Whether variable type product-oriented or fixed amount type product-oriented

When looking at desires for life insurance products, while “variable type product-oriented” accounted for 7.5%, “fixed amount type product-oriented” accounted for more than 80%, at 82.9%.
Compared to the previous time, there was no significant difference.

<Table VII-14> Variable type product-oriented or fixed amount type product-oriented

(unit: %)

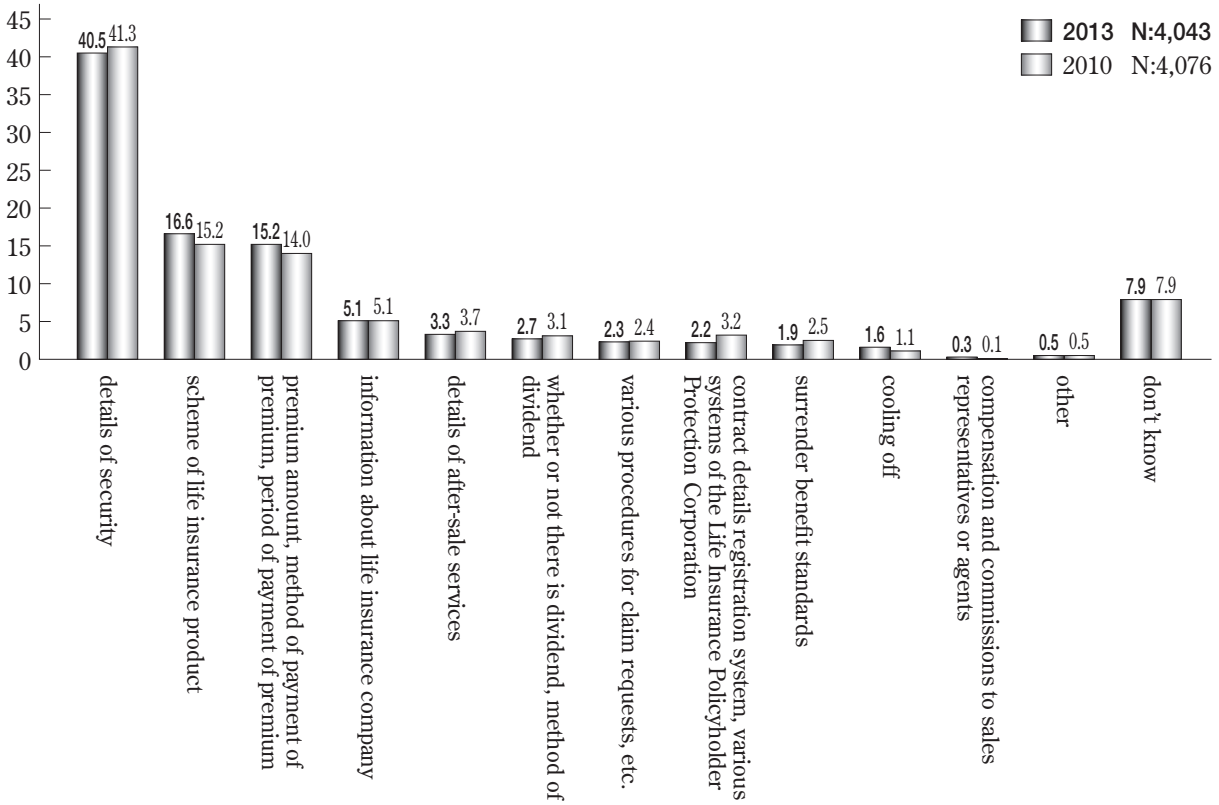


(6) Information regarded as most important in solicitation materials when taking out life insurance

When looking at information regarded as most important in solicitation materials when taking life insurance, “details of security” is highest, at 40.5%, followed by “scheme of life insurance product” (16.6%), “premium amount, method of payment of premium, period of payment of premium” (15.2%).
Compared to the previous time, there was no significant difference.

<Table VII-15> Information regarded as most important in solicitation materials when taking out in life insurance

(unit: %)



(7) Reasons for non-participation in life insurance

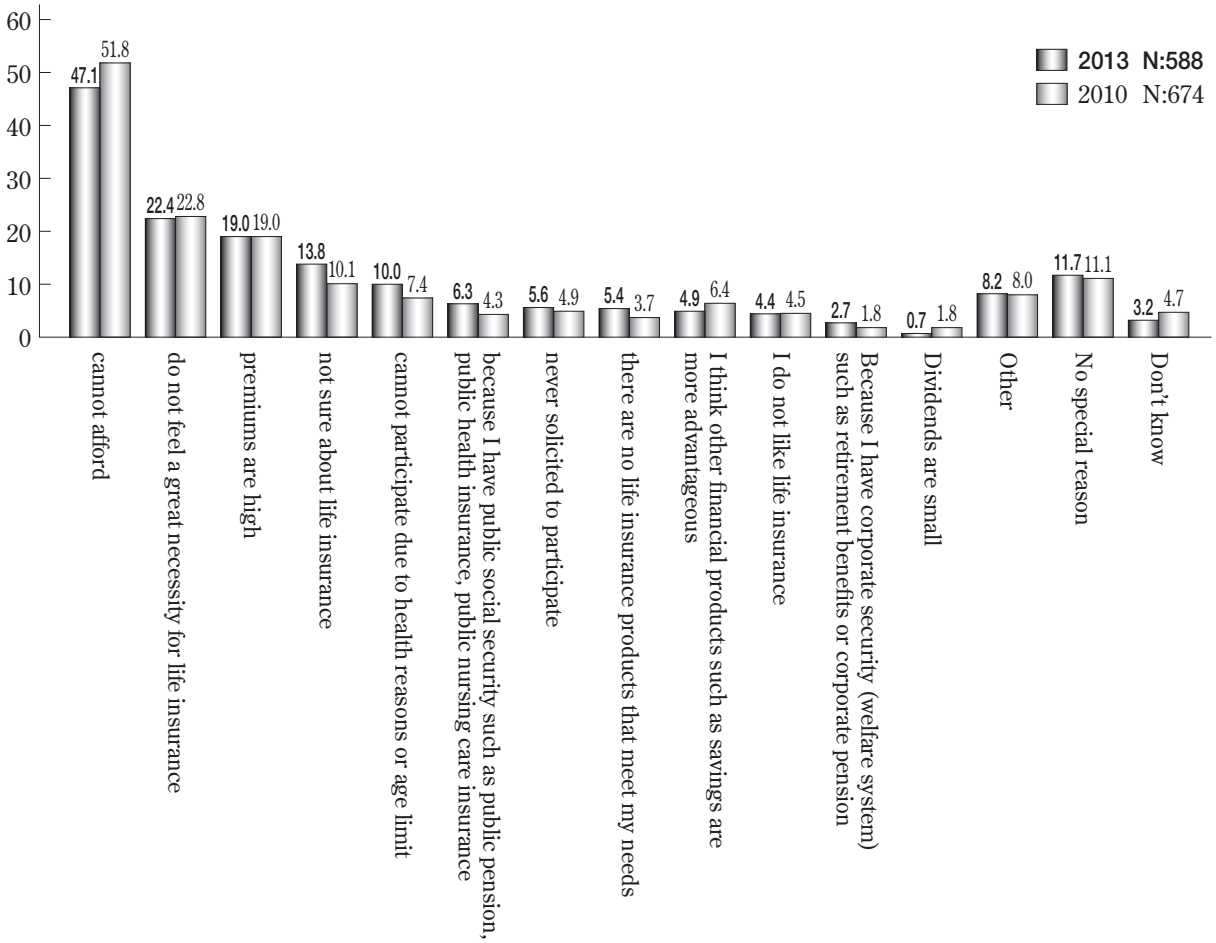
When looking at reasons for non-participation in life insurance products, for those who are not participating in life insurance at present, “cannot afford” accounted for 47.1%, the highest, followed by “do not feel a great necessity for life insurance” (22.4%), “premiums are high” (19.0%) and “not sure about life insurance” (13.8%).

Compared to the previous time, not sure about life insurance” increased by 3.7 points.

<Table VII-16> Reasons for non-participation in life insurance

(aggregation base: persons who are not participating in life insurance*)

(multiple answers, unit:%)



* aggregated after excluding unclear data about participation in life insurance or individual annuity insurance

Chapter VIII Summary of Four Security Areas

1. Anxiety Awareness

Looking at the awareness of anxiety in the four security areas, under "have anxiety," "anxiety about injury or sickness" accounted for 90.5%, and "anxiety about own nursing care" accounted for 90.0%, followed by "anxiety about life after retirement" (86.0%), "anxiety about life of bereaved family at time of death" (68.0%). Moreover, under "have strong anxiety," "anxiety about own nursing care" is higher than the other areas by more than 15 points, at 40.8%, and highest of the four security areas.

<Table VIII-1> Anxiety Awareness

(unit:%)

	feel strong anxiety	feel anxiety	feel a little anxiety	"have anxiety"	do not have anxiety	don't know
Anxiety about injury and sickness	22.8	34.0	33.7	90.5	9.1	0.4
Anxiety about life after retirement	25.0	29.1	31.9	86.0	12.4	1.6
Anxiety about life of bereaved family at time of death	17.6	21.7	28.7	68.0	27.5	4.5
Anxiety about own nursing care	40.8	30.2	18.9	90.0	7.4	2.6

2. Approach to Public Security

Looking at the percentage of persons who answered "it isn't possible to cover" necessary expenses only with public security, for public nursing care insurance, it was highest, at 82.7%, followed by public pension (78.7%), public death coverage (68.1%) and public health insurance (51.9%).

<Table VIII-2> Approach to public security

(unit:%)

	I really think so	I somewhat think so	I think it's possible to cover	Don't know	I don't think it's possible to cover	I don't really think so	I don't think so at all
Public health insurance	7.3	37.1	44.4	3.7	51.9	36.2	15.7
Public pension	2.8	15.8	18.6	2.7	78.7	40.5	38.2
Public death coverage	4.1	18.4	22.5	9.4	68.1	34.9	33.2
Public nursing care insurance	1.7	7.3	9.0	8.3	82.7	41.1	41.6

3. Status of Private Preparations

Looking at the private preparation rate for each security area, medical security is the highest, at 82.8%, followed by death coverage (70.5%), old-age security (62.7%) and nursing care coverage (42.1%), thus there are serious differences, depending on the area.

<Table VIII-3> Status of private preparation

(unit:%)

	Prepared	Unprepared	Don't know
Medical security	82.8	15.9	1.3
Old-age security	62.7	35.5	1.8
Death coverage	70.5	27.3	2.2
Nursing care coverage	42.1	55.4	2.5

4. Feeling of Satisfaction with Life Security

Looking at feelings of satisfaction about current life security, in other words, private preparations plus public security and corporate security, "dissatisfied" accounted for over 70% of nursing care coverage (73.9%) and old-age security (73.0%), and also over 50% for death coverage (57.0%) and medical security (54.9%). In all areas, 50 to 70% recognize insufficiency of preparations, and especially in old-age security and nursing care coverage, for which the private preparation rate is low, the feeling of satisfaction is especially low.

<Table VIII-4> Feeling of satisfaction with life security

(unit:%)

	sufficient	rather sufficient	"satisfied"	don't know	"dissatisfied"	rather insufficient	totally insufficient
Medical security	6.8	31.1	37.9	7.2	54.9	41.2	13.6
Old-age security	2.2	16.5	18.6	8.3	73.0	44.5	28.5
Death coverage	6.2	24.6	30.8	12.1	57.0	38.2	18.8
Nursing care coverage	1.3	10.6	11.9	14.3	73.9	40.3	33.6

5. Intention to Do Future Preparations for Life Security

Looking at the presence of an intention to do future economic preparations for life security, "have intention to do preparations" accounted for over 70% of nursing care coverage (75.8%) and old-age security (74.7%), followed by medical security (67.2%) and death coverage(60.6%).

<Table VIII-5> Intention to do future preparations for life security

(unit:%)

	I am preparing even right now	I will prepare within several years	I will prepare at some point	"have intention for preparation"	Do not have intention to do preparations	Don't know
Medical security	7.2	15.4	44.6	67.2	29.5	3.3
Old-age security	6.9	14.9	52.9	74.7	22.2	3.1
Death coverage	4.4	10.1	46.1	60.6	34.8	4.6
Nursing care coverage	5.4	10.9	59.4	75.8	19.7	4.5

Additional Chapter

1. Awareness of Participation in Private Insurance Companies and Japan Post Insurance Co., Ltd.

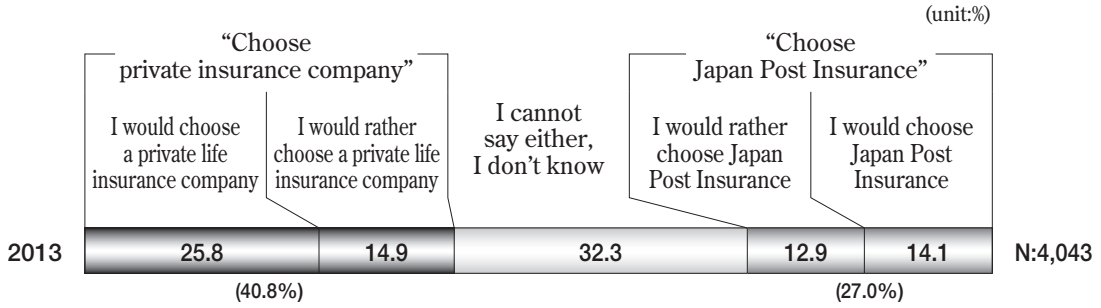
After the following matters were explained, the presenters were asked questions about "awareness of participation in private insurance companies Japan Post Insurance Co., Ltd.

<About Japan Post Insurance Co., Ltd.> (Conditions)
·Japan Post Insurance Co., Ltd. was privatized and made into a joint stock corporation in October 2007.
·However, the stock of Japan Post Insurance is even at the present point wholly-owned by the government via Japan Post.
·In the former Postal Privatization Act, it was stipulated that the government would "sell completely within 10 years" the stock of Japan Post Insurance, but under the revised Postal Privatization Act, promulgated in May 2012, it was revised to a statement to the effect that the government would "dispose of the stock of Japan Post Insurance as soon as possible."

(1) Intention of participation in private insurance companies and Japan Post Insurance

When asked which they would choose first if they had to choose either a private life insurance company or Japan Post Insurance for participation, "choose private insurance company" accounted for 40.8%, surpassing the 27.0% of "choose Japan Post Insurance."

<Table Additional-1> Intention of participation in private insurance companies and Japan Post Insurance

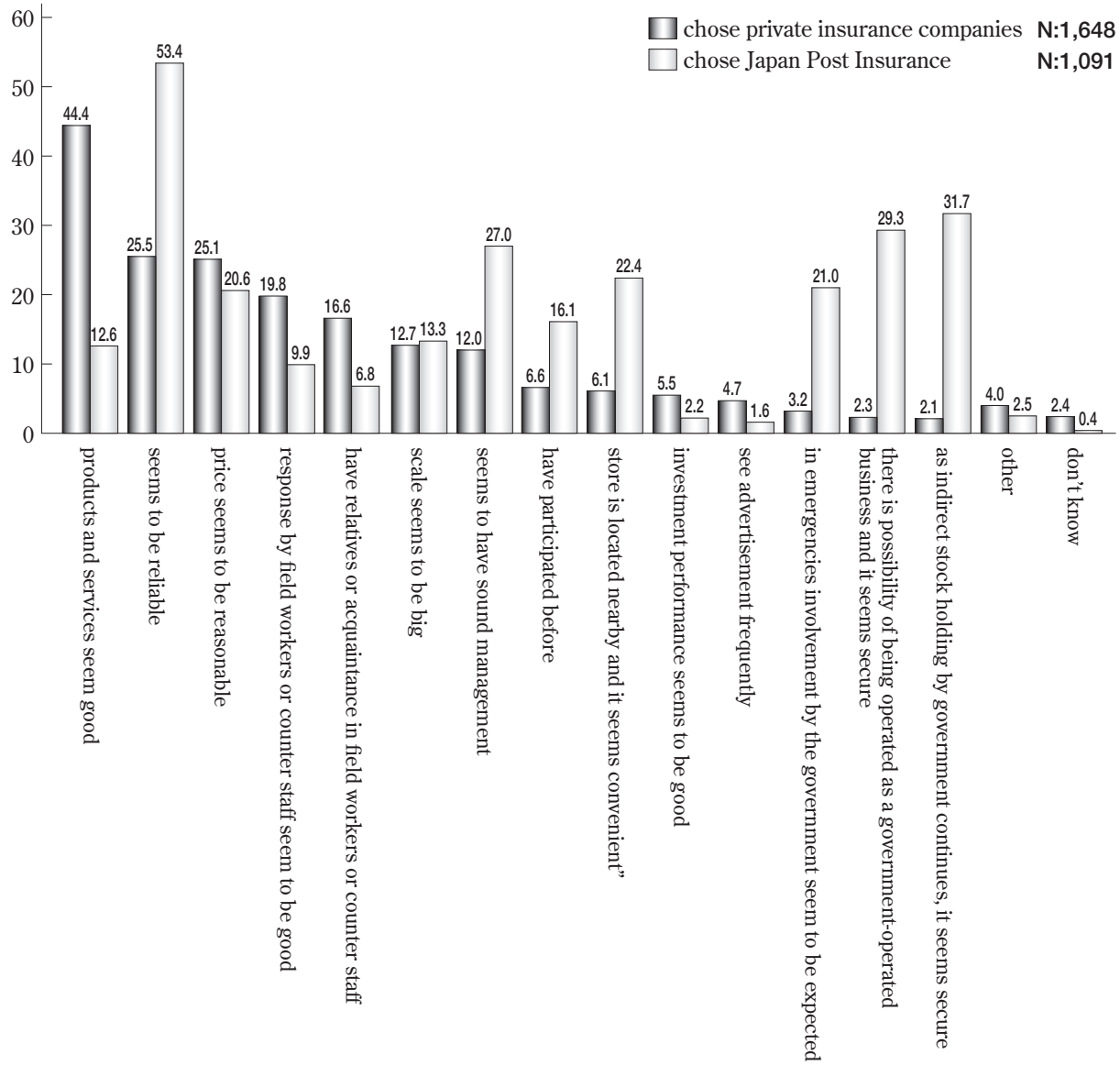


(2) Reasons for choice between private insurance company or Japan Post Insurance

When asking the reasons for choice to the respective groups who chose private insurance companies and Japan Post Insurance, in the group of those who chose private insurance companies, “products and services seem good” is the highest, at 44.4%, followed by “seems to be reliable” (25.5%), “price seems to be reasonable” (25.1%) Meanwhile, in the group of those who chose Japan Post Insurance, “seems to be reliable” is highest, at 53.4%, followed by “as indirect stock holding by government continues, it seems secure” (31.7%), “there is a possibility of it being operated as a government-operated business and it seems secure” (29.3%).

<Table Additional-2> Reasons for choice between private insurance company or Japan Post Insurance

(multiple answers, unit:%)

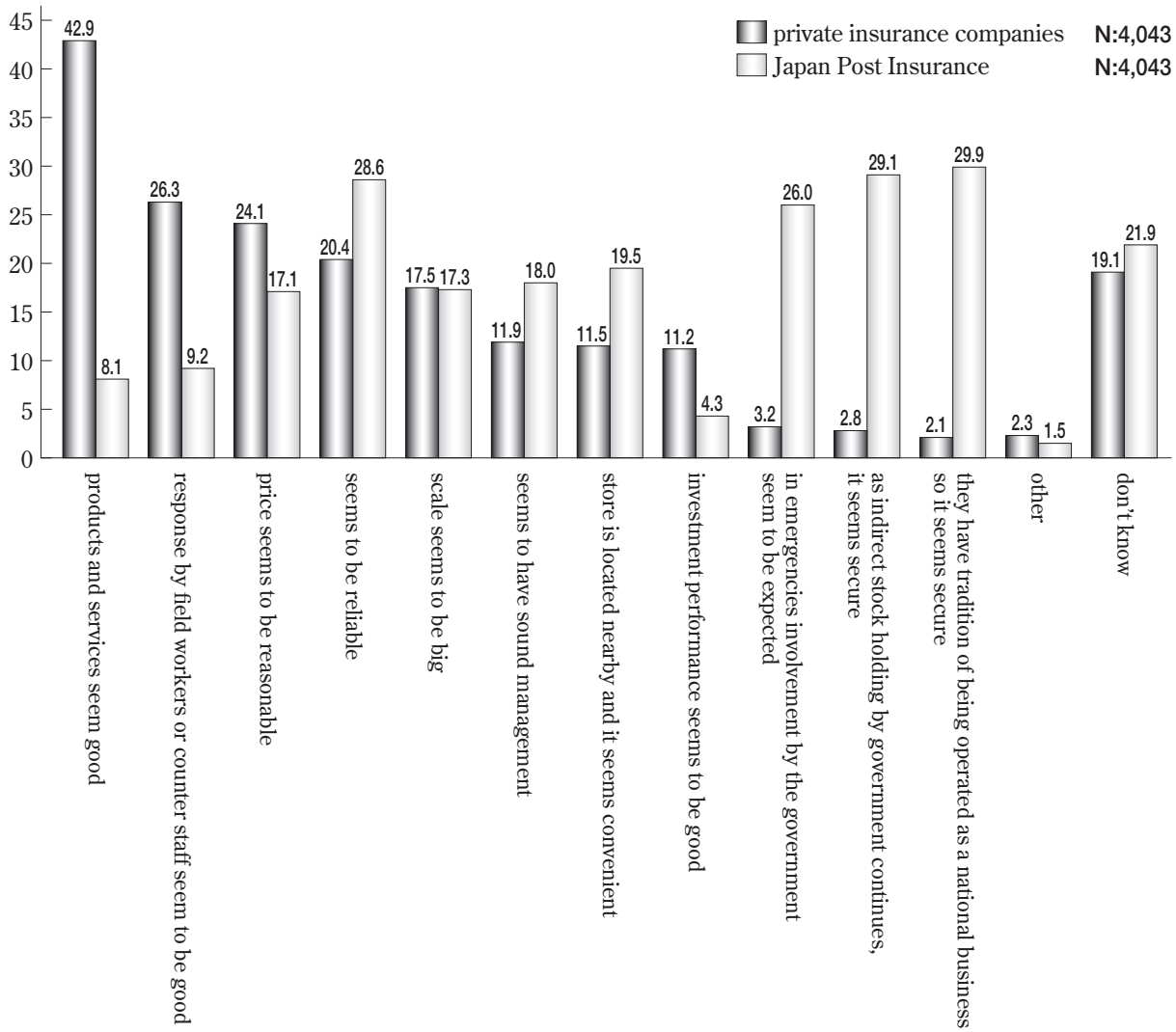


(3) Image about private insurance companies and Japan Post Insurance

When asking about image of private insurance companies and Japan Post Insurance respectively, in image of private insurance companies, “products and services seem good” is the highest, at 42.9%, followed by “response by field workers or counter staff seem to be good” (26.3%), “price seems to be reasonable” (24.1%). Meanwhile, about image of Japan Post Insurance, “they have tradition of being operated as national business so it seems secure” is highest, at 29.9%, followed by “as indirect stock holding by government continues, it seems secure” (29.1%), “seems to be reliable” (28.6%).

<Table Additional-3> Image about private insurance companies and Japan Post Insurance

(multiple answers, unit:%)



2. Awareness about Public Support System

(1) Approach to participation in and continuation of life insurance at time of improvement of public support system

Looking at the approach on improvement of public support system such as life insurance premium deduction system, for new participation or continuation of life insurance, the percentage of persons who consider it as "important" is 62.5% and largely surpassed 23.1% of "not important."

Compared to the previous time, there is no such significant difference.

<Table Additional-4> Approach to participation in and continuation of life insurance at time of improvement of public support system

(unit:%)

	"important"			"not important"			
	extremely important	rather important	don't know	rather not important	not at all important		
2013	22.7	39.8	14.5	14.6	8.5	N:4,043	
	(62.5%)			(23.1%)			
2010	21.0	40.4	15.9	14.8	7.9	N:4,076	
	(61.4%)			(22.7%)			
2007	19.1	41.1	17.4	14.8	7.6	N:4,059	
	(60.2%)			(22.4%)			

(2) Impact on life security preparation at time of shrinking of public support system

In the case where public support system is reduced such as life insurance premium deduction system, when asking impact level for preparation of life security such as cancellation or reduction of amount of life insurance, etc., "have impact" accounted for 47.4%, over "have no impact" of 38.6%.

Compare to the previous time, "have no impact" increased by 3.4 points.

<Table Additional-5> Impact on life security preparation at time of shrinking of public support system

(unit:%)

	"have impact"			"have no impact"		
	have extreme impact	rather have impact	don't know	rather not have impact	not at all have impact	
2013	14.2	33.1	14.0	23.4	15.2	N:4,043
	(47.4%)			(38.6%)		
2010	14.3	34.0	16.6	21.1	14.2	N:4,076
	(48.2%)			(35.2%)		
2007	12.6	34.6	18.7	21.5	12.6	N:4,059
	(47.2%)			(34.1%)		

3. Status of Participation in Small-Amount Short-Term Insurance, etc.

(1) Small account short term insurance

Looking at participation ratio of small-amount short-term insurance* that only underwrites small amount and short–term insurance within scope of a certain business scale among insurance business under Insurance Business Acts, it is overall 0.1%.

*There is restriction as insurance period being one year, limit of insurance amount is up to 3 million yen for material disability and death due to sickness (provisional measures: 15 million yen), hospitalization benefits due to sickness or injury is 800,000 yen or less (provisional measures: 2.4 million yen)

<Table Additional-6> Status of participation in-small amount short-term insurance, etc.

(unit:%)

	N	participation rate
2013	**4,043**	**0.1**
2010	4,076	0.0

(2) Mutual aid other than regulated mutual aid

As mutual aid other than "regulated mutual aid*," concerning mutual aid carried out by public-service corporations or companies, labor unions or schools, etc. when looking at participation rate, it is 0.0% overall.

*In regulated mutual aid, there are JA mutual aid, of JA (National Mutual Insurance Federation of Agricultural Cooperatives), Kokumin Kyosai, of Zenrosai(National Federation of Workers and Consumers Insurance Cooperatives), Kenmin Kyosai, Tomin Kyosai, Fumin Kyosai of Japanese Consumers Co-operatives, and CO-OP Kyosai of Japanese Consumers Co-operatives Union, etc.

<Table Additional-7> Status of participation in mutual aid other than regulated mutual aid

(unit:%)

	N	participation rate
2013	**4,043**	**0.0**
2010	4,076	0.5

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Survey on Life Protection

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Japan Institute of Life Insurance

Planning and General Affairs Department

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