



**FOR IMMEDIATE RELEASE**

**A.M. Best Reaffirms A- Excellent Rating Of Nippon Life Insurance Co. Of America**  
*Long-Term Credit Ratings Also Reaffirmed For Leading Provider Of Employee Benefits*

**NEW YORK – April 14, 2009** – Nippon Life Insurance Company of America, a leading provider of employee benefit solutions, today announced that A.M. Best has affirmed the company's financial strength rating of A- (Excellent).

Nippon Life Insurance Company of America, which is marketed under the brand, Nippon Life Benefits, also said that A.M. Best reaffirmed its a- long-term credit rating, with a Stable outlook.

“A.M. Best's ratings reflect the ongoing financial strength and stability of Nippon Life Insurance Company of America despite the unprecedented market turmoil of the past year,” said Akira Hosoda, Chief Executive Officer of Nippon Life Insurance Company of America. “These ratings validate the company's approach to providing cost-effective, world-class products to companies of all sizes and demonstrate our ability to be the multi-line provider of choice for companies seeking employee benefits delivered with exceptional care and customer service.”

Nippon Life Insurance Company of America is the U.S. subsidiary of Japan-based Nippon Life Insurance Company, one of the world's strongest insurance companies. As of March 2009, Nippon Life Insurance Company had assets of \$483 billion and annual revenues of \$66 billion. Nippon Life Insurance Company currently serves more than 230,000 corporate customers and 10 million policyholders around the world.

A.M. Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. A.M. Best's Issuer Credit Rating is an opinion of an issuer/entity's ability to meet its ongoing senior financial obligations. Both ratings are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

**About Nippon Life Benefits**

Nippon Life Benefits offers high-quality employee benefits to small- and medium-sized companies that value and respect their employees and invest in them accordingly. The company's group insurance programs provide medical, life, dental, disability, vision and prescription drug benefits. Headquartered in New York, Nippon Life Benefits is the marketing brand of Nippon Life Insurance Company of America and was rated “A-” (Excellent) from A.M. Best in 2009. Nippon Life Benefits has regional offices in New York, Chicago and Los Angeles. For information about Nippon Life Benefits, call 1.800.937.6542, or visit <http://www.nipponlifebenefits.com>.

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