

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **1999-07-27** | Period of Report: **1999-06-30**
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FILER

SUMITOMO LIFE INSURANCE CO

CIK: **937760**

Type: **13F-HR** | Act: **34** | File No.: **028-04674** | Film No.: **99671130**

Mailing Address

2 2 5 NAKANOSHIMA KITAK U
OSAKA JAPAN

Business Address

18 24 7 CHOME TUSKJI
CHUO KU TOKYO 104 M0

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Quarter Ended June 30 1999

Check here if Amendment[]; Amendment Number:
This Amendment (Check Only one.): [] is a restatement.
[] adds new holding entries.

Institutional Investment Manger Filing this Report:

Name: SUMITOMO LIFE INSURANCE CO.
Address: 18-24 7-Chome Tsukiji Chuou-ku
Tokyo Japan 104-8430

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Reiji Yamanaka
Title: Manager
Phone: 81-03-5550-4357
Signature Place and Date of Signing:

Reiji Yamanaka Tokyo Japan July 16 1999

Report Type (Check only one.):

- 13F HOLDINGS REPORT.
- 13F NOTICE.
- 13F COMBINATION REPORT.

List of Other Managers Reporting for this Manager:

FORM 13F SUMMARY PAGE

REPORT SUMMARY

Number of Other Included Managers: NONE

Form 13F Information Table Entry Total: 176

"Form 13F Information Table Value Total: \$1,667,912,978"

Sumitomo Life Insurance CO

FORM 13 (F)

Sumitomo Life Insurance CO EQUITY

30-Jun-99

Security MngrsAuth	Class	Cusip	Value	Quantity	Discretion
Voting					
----- ----- @ PLAN	Common	04962Q100	15,000	1,000	
Sole					
N/A Sole					
ABBOTT LABORATORIES	Common	002824100	4,957,680	108,960	Sole
N/A Sole					
ALBERTSONS	Common	013104104	1,031,250	20,000	Sole
N/A Sole					
ALCOA	Common	013817101	7,935,537	128,100	Sole
N/A Sole					
ALLERGAN INC	Common	018490102	4,126,980	37,180	Sole
N/A Sole					
ALLIEDSIGNAL	Common	019512102	5,763,700	91,400	Sole
N/A Sole					
ALLSTATE CORP	Common	020002101	2,581,924	71,970	Sole
N/A Sole					
AMERICA ONLINE INC	Common	02364J104	26,608,340	241,080	Sole
N/A Sole					
AMERICAN EXPRESS CO	Common	025816109	20,041,215	154,170	Sole
N/A Sole					
AMERICAN GENERAL CORP	Common	026351106	3,015,000	40,000	Sole
N/A Sole					
AMERICAN HOME PRODUCTS CO	Common	026609107	2,788,750	48,500	Sole
N/A Sole					

AMERICAN INTL GROUP INC N/A Sole	Common	026874107	33,694,404	287,120	Sole
AMERITECH CORP N/A Sole	Common	030954101	8,790,600	119,600	Sole
AMGEN INC N/A Sole	Common	031162100	11,775,660	193,440	Sole
AMR CORP-DEL So le	Common	001765106	527,806 7,800		Sole N/A
ANHEUSER BUSCH COS INC N/A Sole	Common	035229103	10,684,581	150,530	Sole
APPLE COMPUTER INC So le	Common	037833100	97,256 2,100		Sole N/A
APPLIED MATERIALS INC N/A Sole	Common	038222105	9,863,051	133,510	Sole
ASSOCIATES FIRST CAPITAL- N/A Sole	Common	046008108	4,686,037	105,900	Sole
AT&T CORP N/A Sole	Common	001957109	35,340,362	633,435	Sole
AUTOMATIC DATA PROCESSING N/A Sole	Common	053015103	3,520,000	80,000	Sole
AVON PRODUCTS N/A Sole	Common	054303102	4,407,255	79,410	Sole
BANK OF AMERICA CORP N/A Sole	Common	060505104	22,315,593	304,346	Sole
BANK OF NEW YORK N/A Sole	Common	064057102	6,038,762	164,600	Sole
BANK ONE CORP N/A Sole	Common	06423A103	11,017,805	185,249	Sole
BAUSCH & LOMB INC N/A Sole	Common	071707103	2,295,000	30,000	Sole
BEARSTEARNS COMPANIES INC So le	Common	073902108	250,346 5,355		Sole N/A
BELL ATLANTIC CORP N/A Sole	Common	077853109	20,069,079	306,984	Sole
BELLSOUTH CORP N/A Sole	Common	079860102	21,869,369	469,950	Sole
BIOMET INC N/A Sole	Common	090613100	1,884,150	47,400	Sole
BLACK & DECKER CORP N/A Sole	Common	091797100	1,262,500	20,000	Sole
BOEING CO So le	Common	097023105	772,853 17,500		Sole N/A
BRISTOL MYERS SQUIBB N/A Sole	Common	110122108	32,181,428	457,550	Sole
BURLINGTON NORTHERN SANTA N/A Sole	Common	12189T104	1,357,800	43,800	Sole
CARDINAL HEALTH INC	Common	14149Y108	3,589,076	55,970	Sole

N/A Sole						
CATERPILLAR INC	Common	149123101	513,450	8,400		Sole N/A
So						
le						
CBS CORPORATION	Common	12490K107	6,600,303		151,830	Sole
N/A Sole						
CENDANT	Common	151313103	1,988,500		97,000	Sole
N/A Sole						
CHASE MANHATTAN CORP	Common	16161A108	23,665,642		274,360	Sole
N/A Sole						
CHEVRON CORP	Common	166751107	12,366,980		129,960	Sole
N/A Sole						
CHUBB	Common	171232101	20,850	300		Sole N/A Sole
CIGNA CORP	Common	125509109	943,400	10,600		Sole N/A
So						
le						
CINERGY CORP	Common	172474108	132,800	4,150		Sole N/A
So						
le						
CISCO SYSTEMS INC	Common	17275R102	49,181,989		764,780	Sole
N/A Sole						
CITIGROUP INC	Common	172967101	32,502,082		683,737	Sole
N/A Sole						
CLEAR CHANNEL COMMUNICATI	Common	184502102	9,889,084		143,450	Sole
N/A Sole						
CLOROX CO	Common	189054109	11,692,764		109,470	Sole
N/A Sole						
COCA COLA CO	Common	191216100	7,026,250		112,420	Sole
N/A Sole						
COLGATE PALMOLIVE CO	Common	194162103	2,302,850		23,320	Sole
N/A Sole						
COMCAST CORP -CL(A)	Common	200300101	21,487	600		Sole N/A Sole
COMCAST CORP-SPECIAL CL A	Common	200300200	16,287,962		423,320	Sole
N/A Sole						
COMPAQ COMPUTER CORP	Common	204493100	75,800	3,200		Sole N/A
So						
le						
COOPER INDS INC	Common	216669101	424,193	8,000		Sole N/A
So						
le						
COSTCO COMPANIES INC	Common	22160Q102	2,161,687		27,000	Sole
N/A Sole						
COUNTRYWIDE CREDIT IND IN	Common	222372104	1,282,500		30,000	Sole
N/A Sole						
CVS CORP	Common	126650100	11,713,100		230,800	Sole
N/A Sole						
DAYTON-HUDSON CORP	Common	239753106	11,410,847		175,050	Sole
N/A Sole						
DELL COMPUTER CORP	Common	247025109	18,443,995		498,810	Sole
N/A Sole						
DELPHI AUTOMOTIVE SYSTEMS	Common	247126105	911,594	49,161		Sole N/A

So le DELTA AIR LINES INC N/A Sole	Common	247361108	1,717,225	29,800	Sole
DISNEY WALT CO N/A Sole	Common	254687106	12,119,396	393,720	Sole
DLJ DIRECT N/A Sole	Common	257661504	59,000	2,000	Sole
DOW CHEMICAL CO N/A Sole	Common	260543103	5,058,725	39,820	Sole
DU PONT(E.I.) N/A Sole	Common	263534109	12,572,916	184,050	Sole
DUKE ENERGY So le	Common	264399106	470,344	8,650	Sole N/A
EMC CORP/MASS N/A Sole	Common	268648102	19,706,500	358,300	Sole
EMERSON ELECTRIC CO N/A Sole	Common	291011104	5,575,994	88,650	Sole
ENRON CORP N/A Sole	Common	293561106	3,480,097	42,570	Sole
EXXON CORP N/A Sole	Common	302290101	32,441,877	420,710	Sole
FANNIE MAE N/A Sole	Common	313586109	13,835,168	203,020	Sole
FDX CORPORATION N/A Sole	Common	31304N107	5,399,502	99,530	Sole
FIRST UNION CORP N/A Sole	Common	337358105	9,053,149	192,870	Sole
FIRSTAR CORPORATION N/A Sole	Common	33763V109	4,820,200	172,150	Sole
FLEET FINANCIAL GROUP INC N/A Sole	Common	338915101	9,838,381	221,710	Sole
FORD MOTOR CO N/A Sole	Common	345370100	14,063,096	249,180	Sole
FPL GROUP INC N/A Sole	Common	302571104	2,119,450	38,800	Sole
FREDDIE MAC So le	Common	313400301	249,400	4,300	Sole N/A
GANNETT So le	Common	364730101	75,657	1,060	Sole N/A
GAP INC N/A Sole	Common	364760108	16,083,494	320,560	Sole
GENERAL DYNAMICS CORP N/A Sole	Common	369550108	2,740,000	40,000	Sole
GENERAL ELECTRIC CO N/A Sole	Common	369604103	64,034,917	567,540	Sole
GENERAL MILLS INC N/A Sole	Common	370334104	8,166,409	101,790	Sole

GENERAL MOTORS CORP N/A Sole	Common	370442105	4,041,840	61,240	Sole
GILLETTE N/A Sole	Common	375766102	7,712,510	188,110	Sole
GOLDEN WEST FINANCIAL CO N/A Sole	Common	381317106	2,107,000	21,500	Sole
GOODRICH(B.F.)CO N/A Sole	Common	382388106	2,125,000	50,000	Sole
GPU INC Sole	Common	36225X100	46,400	1,100	Sole N/A
GTE CORP N/A Sole	Common	362320103	1,212,000	16,000	Sole
GUIDANT CORP N/A Sole	Common	401698105	7,149,422	139,250	Sole
HALLIBURTON CO Sole	Common	406216101	63,350	1,400	Sole N/A
HARTFORD FINANCIAL SVCS G N/A Sole	Common	416515104	7,194,013	123,370	Sole
HEINZ(H.J.)CO Sole	Common	423074103	50,125	1,000	Sole N/A
HEWLETT PACKARD CO Sole	Common	428236103	371,850	3,700	Sole N/A
HOME DEPOT INC N/A Sole	Common	437076102	14,427,556	223,900	Sole
HONEYWELL INC N/A Sole	Common	438506107	8,103,139	69,930	Sole
ILLINOIS TOOL WORKS N/A Sole	Common	452308109	2,050,000	25,000	Sole
INGERSOLL RAND CO N/A Sole	Common	456866102	7,839,012	121,300	Sole
INTEL CORP N/A Sole	Common	458140100	40,018,945	672,780	Sole
INTERNATIONAL PAPER CO N/A Sole	Common	460146103	5,727,500	113,550	Sole
INTERPUBLIC GROUP COS INC N/A Sole	Common	460690100	4,999,995	57,720	Sole
INTL BUSINESS MACHINES N/A Sole	Common	459200101	49,184,470	381,140	Sole
J.P.MORGAN & COMPANY N/A Sole	Common	616880100	2,529,000	18,000	Sole
JEFFERSON PILOT CORP N/A Sole	Common	475070108	1,323,750	20,000	Sole
JOHNSON & JOHNSON N/A Sole	Common	478160104	8,207,500	83,750	Sole
KEYCORP Sole	Common	493267108	176,687	5,500	Sole N/A
KIMBERLY-CLARK CORP Sole	Common	494368103	296,400	5,200	Sole N/A

le						
KROGER CO	Common	501044101	13,287,128	296,250	Sole	
N/A Sole						
LEHMAN BROTHERS HOLDINGS	Common	524908100	316,230	5,080	Sole	N/A
Sole						
LILLY (ELI) & CO	Common	532457108	19,461,425	272,510	Sole	
N/A Sole						
LINCOLN NATIONAL CORP	Common	534187109	784,687	15,000	Sole	N/A
So						
le						
LOCKHEED MARTIN CORP	Common	539830109	499,675	13,400	Sole	N/A
So						
le						
LOUISIANA PAC CORP	Common	546347105	475,000	20,000	Sole	N/A
So						
le						
LOWES COMPANIES	Common	548661107	6,673,791	117,700	Sole	
N/A Sole						
LUCENT TECHNOLOGIES INC	Common	549463107	37,748,109	560,204	Sole	
N/A Sole						
MARSH & MCLENNAN	Common	571748102	3,110,600	41,200	Sole	
N/A Sole						
MAYTAG CORP	Common	578592107	4,885,278	70,070	Sole	
N/A Sole						
MBNA CORP	Common	55262L100	9,273,250	302,800	Sole	
N/A Sole						
MCDONALDS CORP	Common	580135101	12,695,033	307,440	Sole	
N/A Sole						
MCGRAW-HILL COMPANIES INC	Common	580645109	5,204,969	96,500	Sole	
N/A Sole						
MCI WORLDCOM INC	Common	55268B106	38,353,555	443,240	Sole	
N/A Sole						
MELLON BK CORP	Common	585509102	436,500	12,000	Sole	N/A
So						
le						
MERCK & CO INC	Common	589331107	26,957,016	365,040	Sole	
N/A Sole						
MERRILL LYNCH & CO	Common	590188108	1,970,459	24,650	Sole	
N/A Sole						
MICROSOFT CORP	Common	594918104	78,727,258	874,124	Sole	
N/A Sole						
MOBIL CORP	Common	607059102	12,015,660	121,440	Sole	
N/A Sole						
MONSANTO CO	Common	611662107	1,713,012	43,400	Sole	
N/A Sole						
MORGAN ST DEAN WITTER CO	Common	617446448	11,444,985	112,490	Sole	
N/A Sole						
MOTOROLA INC	Common	620076109	9,440,187	99,650	Sole	
N/A Sole						
NIKE INC -CL B	Common	654106103	624,437	9,700	Sole	N/A
Sole						

OMNICOM GROUP N/A Sole	Common	681919106	3,105,025	38,900	Sole
ORACLE CORPORATION N/A Sole	Common	68389X105	9,693,337	261,100	Sole
PECO ENERGY CO N/A Sole	Common	693304107	3,257,875	77,800	Sole
PEPSICO INC N/A Sole	Common	713448108	10,763,249	278,210	Sole
PFIZER N/A Sole	Common	717081103	26,856,923	245,705	Sole
PG & E CORP N/A Sole	Common	69331C108	1,892,356	58,300	Sole
PHARMACIA&UPJOHN INC N/A Sole	Common	716941109	1,136,250	20,000	Sole
PHELPS DODGE CORP Sole	Common	717265102	111,487	1,800	Sole N/A
PHILIP MORRIS INC N/A Sole	Common	718154107	9,042,147	224,780	Sole
PITNEY BOWES INC N/A Sole	Common	724479100	7,099,625	110,500	Sole
PNC BANK CORP Sole	Common	693475105	282,362	4,900	Sole N/A
PROCTER & GAMBLE CO N/A Sole	Common	742718109	19,208,593	215,762	Sole
PULTE CORP Sole	Common	745867101	152,212	6,600	Sole N/A
QUAKER OATS N/A Sole	Common	747402105	2,475,787	37,300	Sole
SAFEWAY INC N/A Sole	Common	786514208	4,696,566	94,880	Sole
SBC COMMUNICATIONS INC N/A Sole	Common	78387G103	28,673,444	495,692	Sole
SCHERING PLOUGH CORP N/A Sole	Common	806605101	20,306,861	386,550	Sole
SCHLUMBERGER LTD N/A Sole	Common	806857108	5,356,119	84,100	Sole
SCHWAB (CHARLES) CORP N/A Sole	Common	808513105	9,263,777	84,480	Sole
SOUTHWEST AIRLINES N/A Sole	Common	844741108	2,342,156	75,250	Sole
SPRINT CORP (FON GROUP) N/A Sole	Common	852061100	3,391,050	64,200	Sole
SPRINT CORP (PCS GROUP) N/A Sole	Common	852061506	13,638,587	238,900	Sole
STAPLES N/A Sole	Common	855030102	4,433,344	143,300	Sole
SUN MICROSYSTEMS INC N/A Sole	Common	866810104	18,942,644	275,650	Sole
SUPERVALU INC Sole	Common	868536103	192,656	7,500	Sole N/A

TANDY CORP N/A Sole	Common	875382103	5,772,137	118,100	Sole
TD WATERHOUSE GROUP N/A Sole	Common	872362108	625,000	25,000	Sole
TELLABS INC N/A Sole	Common	879664100	7,821,035	115,760	Sole
TEXACO INC N/A Sole	Common	881694103	6,794,962	108,760	Sole
TEXAS INSTRUMENTS INC N/A Sole	Common	882508104	15,788,806	109,280	Sole
TEXAS UTILITIES CO N/A Sole	Common	882848104	1,699,200	41,100	Sole
TIME WARNER INC N/A Sole	Common	887315109	27,930,086	383,580	Sole
TJX COMPANIES INC N/A Sole	Common	872540109	5,337,329	160,220	Sole
TRICON GLOBAL RESTAURANTS Sole	Common	895953107	125,855	2,300	Sole N/A
TYCO INTERNATIONAL LTD N/A Sole	Common	902124106	17,238,817	182,092	Sole
U.S.BANCORP N/A Sole	Common	902973106	4,127,737	122,200	Sole
UNICOM CORPORATION	Common	904911104	5,784	150	Sole N/A Sole
UNITED TECHNOLOGIES N/A Sole	Common	913017109	12,122,290	168,950	Sole
US AIRWAYS GROUP	Common	911905107	27,444	630	Sole N/A Sole
VODAFONE AIRTOUCH N/A Sole	Common	92857T107	4,484,275	35,470	Sole
WAL-MART STORES INC N/A Sole	Common	931142103	42,349,673	879,642	Sole
WALGREEN CO N/A Sole	Common	931422109	1,880,000	64,000	Sole
WARNER-LAMBERT CO N/A Sole	Common	934488107	17,435,874	251,800	Sole
WASHINGTON MUTUAL INC So le	Common	939322103	254,700	7,200	Sole N/A
WELLS FARGO COMPANY N/A Sole	Common	949746101	10,144,575	237,300	Sole
WILLIAMS COS N/A Sole	Common	969457100	4,058,334	95,350	Sole
XEROX CORP N/A Sole	Common	984121103	10,121,759	171,720	Sole

[/TABLE]