

Recovery and Growth

Bringing People Closer to Peace-of-Mind

The Great East Japan Earthquake and Tsunami which struck on March 11, 2011 caused massive damage, mainly in the northeast of Japan, and affected over a hundred Dai-ichi Life branches and unit offices.

Though many of the approximately 3,600 Dai-ichi Life employees in disaster regions have been placed in adverse situations, they have sprung to action, believing that now is the time to be of service to customers.

The entire Dai-ichi Life Group—the head office, branches nationwide, and each group company—has come together to support these activities, helping Japan recover from this unprecedented disaster and resume growth.

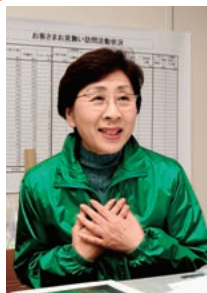


Kamaishi Unit Office immediately after the disaster



A bucket brigade supplying relief materials

Sales Representatives in Disaster Regions



Urako Sato
Kamaishi Unit Office
Morioka Branch Office

The earthquake hit while I was visiting a customer. I heard over the radio that a tsunami warning had been issued, and rushed to higher ground, barely avoiding the tsunami. Gas pipes and water mains were destroyed, and there was no information. For the first two days, we collected rice and gas canisters from nearby houses, gathering mountain runoff for water.

Even in the shelter, I was really concerned about whether or not my customers were alright. **There was no evacuee list immediately after the disaster, so I went to the reception desk at shelters and nearby people trying to find out where my customers were.** When an evacuee register was finally readied, every day I went to check if the customers' names were listed, and when I finally found out where they were, I went to pay a visit. I am, of course, taking care of insurance procedures, but my customers are also overjoyed when I deliver relief materials, collected from around the country. Their joy gives back to me as well, as I go home feeling happy and energetic.

Kamaishi

Onagawa

Approximately 80% of Onagawa-cho was hit by the tsunami. Many employees lost their homes, and the Onagawa Unit Office itself was swept away. This was a shocking turn of events, and left me wondering just how we could recover. However, all of us employees gathered on April 1, driven by a sense of responsibility and a mission, that **"if we don't carry out our procedural work, who will? We, who have managed to survive in the face of certain death, must."** We borrowed a section of the Ishinomaki Unit Office, in the neighboring town, and reopened our unit office.

Relief supplies and words of encouragement were sent to our office from Dai-ichi Life offices nationwide. I truly felt Dai-ichi Life's group vision, "Thinking People First." Through these trials, our teamwork has grown even stronger.



Rie Tanno
Manager
Onagawa Unit Office
Sendai Sogo Branch Office

We Want to Be of Service to Our Customers

After the disaster, our employees worked hard to handle the needs of our customers, constantly thinking about what they themselves could do for customers. Some employees searched shelters for customers, despite having themselves been driven from their homes. Some employees delivered food and drinking water to customers in need. Many customers have expressed their thanks, saying things like "People from Dai-ichi Life were the first to visit," and "When I moved back into my house from the shelter, Dai-ichi Life staff were bringing supplies. Thank you."

As sales representatives in disaster areas worked frantically, the rest of the company also dedicated itself to providing support, with the head office and branches nationwide making calls to confirm the status of customers in disaster zones, establishing temporary contact desks for inquiry handling, setting up a dedicated disaster response hotline, providing emergency relief supplies, and more.

Showing Our Comprehensive Power

The disaster also showed the power of the close coordination within the Dai-ichi Life Group. The



The members of the Sendai Sogo Branch Office, gathered together and dedicated to recovery

day after the earthquake, the delivery of emergency relief supplies such as food and drinking water began, primarily via Nihon Bussan, with whom we have a close connection. Eight relief supply shipments were sent to areas affected by the disaster in the month that followed. Dai-ichi Building, together with Dai-ichi Life's real estate department, went onsite to confirm building safety. Dai-ichi Life Information Systems dedicated itself to system servicing, in order to hasten the recovery of offices which had been damaged and rendered unusable.

Getting Every Possible Insurance Benefit to Customers Affected by the Disaster

The most important role of life insurance companies is to rapidly and

reliably pay out insurance benefits. Disaster related riders contain policy conditions stating that accidental death benefits and accident related hospital expense benefits resulting from earthquakes, etc., may not be paid out in some cases. However, we have decided not to apply these clauses, paying out accidental death benefits and the like in full. It is precisely in times like these that the role of a life insurance company is to support its customers. Out of a firm desire to assist customers affected by the disaster in any way possible, we have rapidly initiated a range of measures. We have established a database for assessing the status of individual customers, coming together as a company to contact customers in order to accelerate the payment of benefits. As of August 5, we had confirmed the status of approximately 850,000 customers (99.3%).

Recovery and Growth

We, through the business activities of the life insurance business-centered Dai-ichi Life Group, are working to accelerate Japan's restoration, in order to hasten the day when those whose lives have been thrown into turmoil by the disaster can return to stable, peaceful lives. The 60,000 members of the Dai-ichi Life Group are working to achieve recovery and growth through teamwork and the bonds among employees.

Dai-ichi Life Group Disaster Area Relief Activities

Insurance Claim and Benefit Payment Response

- Full payment of insurance benefits, etc. for disaster related riders
- Insurance premium deferment period extension
- Simple and speedy payment of insurance claims, benefits, policyholder loans, etc.
- Application of special rates for new policyholder loans (interest reductions)
- Special handling of corporate financing
- Special handling of in-patient treatment
- Implementation of "Contract Inquiry System" (Life Insurance Association of Japan)

Recovery Oriented Measures

- Confirmation of policyholders' whereabouts
- Establishment of temporary contact desk
- Establishment of dedicated disaster hotline

Relief Donations and Relief Supplies

- Relief donations
Dai-ichi Life Group: 100 million yen
The City and Life Research Institute: 300 million yen
- Donation of relief supplies (drinking water, food, towels and other supplies)
- Participation in Japan Business Federation disaster area volunteer dispatch program

For details, please see (Japanese only):

<http://www.dai-ichi-life.co.jp/information/earthquake.html>