

Status of DSR Management Measures

The table below shows the status of DSR management initiatives for each group vision.

Group Vision	Stakeholder	Ideal	FY2010 Results and Future Initiatives	Promoted Indices	FY2009 Results	FY2010 Results	
First in Quality	Customers	We will further pursue customer satisfaction by supplying high quality products and services. We will take customer feedback and opinions seriously, reflecting them in business process improvement and corporate management.	<p>Results: Through the promotion of initiatives directed at fulfilling our declaration of quality assurance, we have achieved our 9th consecutive year of improved customer satisfaction in Nationwide Customer Surveys (targeted at individual customers), establishing a new record. Specific FY2010 initiatives included the establishment of a dedicated toll free number for handling insurance claim and benefit payments, enhancing information provision such as by adding insurance claim and benefit payment history to "Total Life Plan Reports (notifications of insurance contract contents and Dai-ichi Life results)," enriching our "Total Life Plan Park" reception point, extending business hours at our consultation contact points, and initiating Saturday business hours (at 10 of our 70 consultation contact points nationwide).</p> <p>Future Initiatives: We will transform our administrative procedures in order to achieve greater ease of use and convenience for customers. We will consider the rapid and dependable payment of claims and benefits to customers affected by the Great East Japan Earthquake as our greatest mission, implementing special handling procedures and carrying out get-well and procedure promotion activities throughout our group.</p>	Nationwide Customer Survey Total satisfaction results ¹ (Individual customers)	82.6%	84.6%	
				Nationwide Customer Survey Total satisfaction results ¹ (Corporate customers)	85.6%	85.6%	
				Nationwide Customer Survey Benefit claim procedures Total satisfaction results ¹	94.0%	95.3%	
	Society		We will proactively engage in social contribution activities as a good corporate citizen, contributing through our sound business activities to societal and economic growth in harmony with the global environment.	<p>Results: Responding to complaints from customers has been positioned as a top priority issue for all company departments. They handle complaints with sincerity and speed, thoroughly implementing measures to respond to issues within 24 hours, and resolve them within 1 month. As a result of these initiatives, the number of complaints regarding our company received by Life Insurance Association of Japan has dropped significantly, from 12.3% of total complaints (FY2009) to 10.5% (FY2010). We are also continuing to make improvements to indices such as our contract surrender and lapse rates by promoting customer services through our visits to all customers.</p> <p>Future Initiatives: We will continue, through our VOC meetings² and branch DSR committees, to analyze customer feedback and plan and implement improvement measures.</p>	Number of complaints received by the Life Insurance Association of Japan ³	719	581
					Surrender and lapse rate (Individual insurance, individual annuity insurance)	5.60%	4.66%
					CO ₂ emissions ⁴	179,000 t-CO ₂	168,000 t-CO ₂
First in Productivity	Customers Shareholders and Investors	We will strive to improve our profitability by streamlining operating costs and the productivity of all of our employees, providing higher quality products and services.	<p>Results: Through our simultaneous quest for clerical operation quality and productivity, utilizing a manufacturing industry approach in our clerical work focused divisions, we are working to streamline operating costs. We are also increasing channel productivity through the enhancement and strengthening of customer contact frequency through various stages of the contract cycle, and offering products in alignment with customer needs, in accordance with the "New Total Life Plan."</p> <p>Future Initiatives: By promoting the "five business reform projects" of our growth strategy, we will improve fixed cost efficiency and carry out customer contact field reinforcement, promoting greater group competitiveness.</p>	Fixed cost efficiency improvement (Total rate of reduction vs. FY2008)	Approx. 7%	Approx. 10%	
				Monthly average overtime (for administrative personnel)	7.4 hours	5.1 hours	
				Number of new policies per person ⁵ (Sales representatives)	26.4	30.2	
First in Vital and Energetic Employees	Employees	We will establish workplace environments in which a diverse range of personnel can take active roles and experience job satisfaction, and take an active approach to personnel cultivation.	<p>Results: Through our enhancing of our cultivation program for continually producing women leaders, promotion of the hiring of employees with disabilities, and hiring of foreign students, we are increasing workplace diversity. In order to produce a better work-life balance, we are reducing total working hours, and promoting the usage of paid leave, as well as the taking of paternal leave. Our diversity and work-life balance initiatives have received praise from outside the company as well (see article at right).</p> <p>Future Initiatives: We will continue to engage in diversity promotion, further employee cultivation, and proactive globalization of our human resources.</p>	Employee satisfaction survey results ¹	61.1%	65.9%	
				Female managerial position ratio	6.6%	6.8%	
				Ratio of employees with disabilities	2.01% (As of June 1, 2010)	2.02% (As of June 1, 2011)	
				Paid leave utilization ratio	65.6%	63.6%	
First in Growth Potential	Shareholders and Investors	Through our promotion of the "New Total Life Plan," and our overseas business development, we will strive for sustained growth.	<p>Results: The total number of Dai-ichi Life policies in force has risen compared to the previous year due to our promotion of the "New Total Life Plan." The sum insured and the number of policies in force is also steadily increasing for Dai-ichi Frontier Life, which specializes in savings-type products offered through banks and other financial institutions. Our overseas business, focused on the Asia Pacific region, is also progressing steadily, with the complete acquisition of TOWER Australia Group (now known as TAL).</p> <p>Future Initiatives: We will carry out the growth strategy outlined in "Success 110!," our medium-term management plan, in order to bring about recovery and growth.</p>	Total number of customers (number of individual insurance and individual annuity insurance policies in force)	12.203 million	12.405 million	

1. Ratio of "Satisfied" and "Somewhat satisfied" responses 2. VOC: Voice of Customer 3. Number of complaints regarding our company received by the life insurance consultation center operated by the Life Insurance Association of Japan 4. Calculated based on the Japanese Act on the Rational Use of Energy (Energy Saving Act) (see P. 41) 5. Number of new contracts divided by average number of sales representatives (1 year)

Praise and Major Awards Related to Dai-ichi Life Group CSR Activities in FY2010

Create Sustainable Corporate Value

- Thomson Reuters Markets DEALWATCH AWARDS 2009 Selected as "IPO of the Year" (April 2010)
- Toyo Keizai "CSR Corporate Ranking"—6th place in financial institution category (1st place life insurance company) (February 2011)

Maximize Customer Satisfaction

- Universal Communication Design Association—UCDA Award 2010 Ledger field Overall notification category "Special Award" (June 2010)
- Our "Foreign Bond" group annuity special account was the recipient of the Mercer MPA Award (Japan) 2011 "International Bond (5 Year)" award (July 2011)

Secure Social Trust

- Heat Pump and Thermal Storage Technology Center of Japan "13th Thermal Storage Gathering" letter of appreciation (July 2010) (2nd consecutive year)
- Republic of Uzbekistan "Golden Umbrella Award" (Foundation for the Advancement of Life Insurance Around the World) (November 2010)
- "FY2010 Golden Dragon Award" (Dai-ichi Life Insurance Company of Vietnam) (January 2011) (3rd consecutive year)
- The Nikkei "Environmental Management Index Ranking" 10th place financial institution (1st place life insurance company) (January 2011)
- "CASBEE" S rank (Toyosu Cubic Garden) (February 2011)

Foster Employee Potential

- Ministry of Health, Labour and Welfare - Corporate Promotion of Equality and Work-Life Balance Award "Corporate Promotion of Equality Category - Tokyo Labour Bureau Chief Excellence Award" (October 2010)
- Ministry of Health, Labour and Welfare - Corporate Promotion of Equality and Work-Life Balance Award "Family Friendly Company Category - Tokyo Labour Bureau Chief Excellence Award" (October 2010)
- 2011 J-Win Diversity Award—Grand Prize (March 2011)
- Toyo Keizai 4th Diversity Work-life Balance Award (March 2011)
- Nikkei WOMAN "BEST 100 Companies for Women to Work In" 4th place (April 2011)

Inclusion in SRI Index

- Our company has been selected as one of the brands in the "FTSE4Good Index Series," a global socially responsible investment (SRI) index. (As of April 1, 2011)



FTSE4Good