

# Ties to Our Stakeholders

We consider our customers, society, shareholders and investors, and employees to be stakeholders with deep ties to the management of our company. We have defined our basic management policies as "Maximize Customer Satisfaction," "Secure Social Trust," "Create Sustainable Corporate Value," and "Foster Employee Potential." Through our communications with these stakeholders, we look back on our business activities, implementing the PDCA cycle to improve our management quality.

## Maximize Customer Satisfaction

We gather opinions and requests from our customers through a variety of contact points: our Total Life Plan Designers (sales representatives), our call centers, contact desks in our head office and branches, and our websites. We use these to improve our products and services. We regularly hold meetings with our customers at our branches nationwide, directly gathering feedback and requests from our customers.



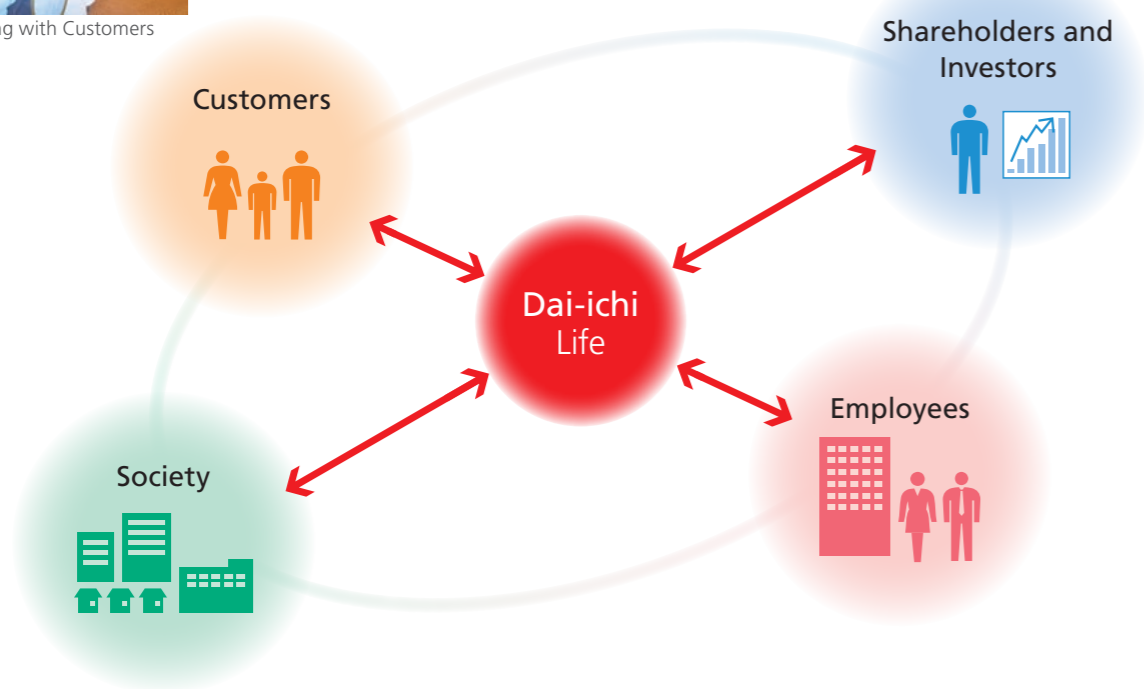
Meeting with Customers

## Create Sustainable Corporate Value

We endeavor to communicate with shareholders and investors by holding results meetings and management briefings, through meetings with institutional investors both inside Japan and out, by participating in IR events, and through Q&A sessions at general meetings of shareholders.



General Meetings of Shareholders



## Secure Social Trust

We strive to communicate with members of the community through our employees' volunteer activities, our teacher and high school student internships, and our offering of lectures free of charge. We also continually hold consumer issue research groups for exchanging opinions with experts regarding corporate handling of consumers and how to implement customer-oriented management.



Consumer Issue Research Group

## Foster Employee Potential

In order to maintain bidirectional communications between executives and employees, we operate an intranet-accessible "Network President's Office" and "Talks with Executives" at branches and in departments nationwide.



Talks with Executives

## Dialog with Experts

We held dialog with experts in order to further heighten the esteem in which our stakeholders hold our DSR management.

### I have high hopes for Dai-ichi Life's ability to lead the way, enabling consumers to proactively plan their lives

The issues concerning non-payment of insurance benefits from 2005 onwards have shaken the world, and I believe that in order to restore lost consumer confidence, Dai-ichi Life has worked diligently to improve business operations, turning this crisis into an opportunity for growth. I think this represents a major qualitative change in management, and has created a foundation for future DSR management promotion. I think that it is good to communicate messages to stakeholders from that perspective, as well as conveying the fact that Dai-ichi Life will change with consumers.

With regards to relationships with consumers, it is clear that Dai-ichi Life is listening to their voices, through staff members, call centers, and the like, and using what they learn to institute improvements. However, just responding to consumer opinion is not truly placing customers first, nor is it true customer satisfaction. I hope that Dai-ichi Life takes an active approach to conveying to consumers how to look at their products, as well as fundamental information about life insurance, increasing awareness among consumers, and leading the way, so that they may take a proactive approach to planning their own lives. One possible method would be to enable general consumers to think about their own life plans by providing easy-to-use systems such as a broad insurance simulation website.



Hisa Anan  
Secretary General  
National Liaison Committee of  
Consumer Organizations

### Dai-ichi Life should concentrate its efforts on creating a vision of the future which only it is capable of achieving

The fact that Dai-ichi Life has created DSR as its own unique interpretation of a CSR based upon an ongoing PDCA cycle designed for the enhancement of its management capabilities in general is laudable. However, Dai-ichi Life should not confine its activities only to the internal logistics of management. I urge Dai-ichi Life to expand its initiatives to include a stronger statement of its goals for the future and a message to society at large urging people, to join with Dai-ichi Life – either as customers, partners or employees – as it strives to achieve these goals for the betterment of society through its unique strengths as a business. Such an approach would give potential business partners an opportunity to better understand Dai-ichi Life, for customers to understand its strengths, and to give Dai-ichi Life's employees even more reason to be proud of their work.

Dai-ichi Life is not only a provider of life assurance, but it is also a major institutional investor. Dai-ichi Life's potential to contribute to society as a responsible investor is enormous. I urge Dai-ichi Life to issue a clear statement regarding the policies and strategies by which it manages its investments and a vision of how these investments are designed to promote the long-term betterment of society. A clear understanding of the strengths, goals and efforts of Dai-ichi Life as one of Japan's and the region's major responsible investors would promote even greater loyalty among its customers and further enhance its reputation.



Scott Davis  
Professor  
College of Business, Rikkyo University

## Reaction

The dialog with these two experts gave me valuable insights into our group's gaining of even further support from stakeholders. In particular, in addition to providing explanations of insurance products and making approaches to consumers from the perspective of creating a structure for increasing and spreading understanding of our insurance and our Total Life Plan program, there is still much our company can contribute. These expert opinions pointed to

perspectives that are easy to overlook during the course of daily business, such as the fact that by conveying a strong, future-oriented message, and bolstering our held asset information reporting, we can make people's "partnerships" with our company more attractive.



Shinichiro Masunaga  
General Manager  
Dai-ichi's Social Responsibility Promotion Center