

SPECIAL TOPIC

Japanese Growth Market Initiatives

Momentum is gathering behind the readjustment of the Japanese social security system, against the backdrop of a falling birth rate and aging society. With this has come an increasing interest in ways to reduce life risks, such as preparing living expenses for one's old age, or arranging for expenses resulting from illness. Presented with this environment, Dai-ichi is endeavoring to further strengthen its consulting capabilities, led by the "New Total Life Plan" concept, in order to propose solutions optimized for each individual customer. At the same time, in addition to death benefits, we are also offering high quality products and services in the medical, nursing care, and old age fields.

Specifically, in order to respond to the needs of the senior demographic, whose size is expected to continue to grow in the future, we are enhancing our medical care insurance product and individual saving product lineups. In September 2010, we launched new medical compensation riders such as "I no Ichiban (Medical Compensation Number One) NEO," which offers payments aligned with actual medical conditions. In January 2011, we began sales of "Medical Yell," a nonparticipating medical insurance product. In August 2011, we began sales of "Grand Road," a nonparticipating single premium whole life insurance

which does not require notifications.

Dai-ichi Frontier Life Initiatives

Dai-ichi Life established the Dai-ichi Frontier Life Insurance Company (hereafter referred to as "Dai-ichi Frontier Life"), which began operating in October 2007. Dai-ichi Frontier Life specializes in supplying over-the-counter sale business oriented products, in order to fully establish the new business sector of assisting customers with personalized asset building. It does this through the sale of products such as savings insurance by banks and securities companies.

Dai-ichi Frontier Life sells, in addition to guarantee of annuity resources, products suited to customers' varied needs, such as variable individual annuity insurance with guaranteed minimum payment step-up functions, and fixed annuity insurance, whose term end annuity resource amounts are decided at the point of policy formation. In FY2010 they added foreign currency annuity insurance, which allows customers to select the currency of the insurance, from US dollars, Euros, and Australian dollars, and variable amount whole life insurance, which provides for both asset management and inheritance needs. Through these additions to their product lineup, they have created a product range even more perfectly suited to the diverse needs of customers.

The sum insured of policies in force of Dai-ichi Frontier Life is growing steadily, reaching 1,436.1 billion yen as of the end of March 2011. As a member of the Dai-ichi Life Group, Dai-ichi Frontier Life will continue to maximally leverage the combined power of the group, providing products and services matched to customer needs in a timely fashion.

VOICES

Working Hard to Create Relationships of Trust with Customers and Agents

We offer support for the sale of Dai-ichi Frontier Life products by agents such as banks and securities companies. We strive to build relationships of trust by always thinking about what customers truly need, offering related information follow-up to agents, and engaging in consultation to solve the problems encountered by customers and agents. We are still a new company, founded only four years ago, and the allure of our company is our trial-and-error approach to innovation. While societal and economic environmental changes may have an impact on us, we wish to pool the strengths of all of our employees, contributing to the growth of our company.

Noriko Nakazawa
Dai-ichi Frontier Life



Dai-ichi Frontier Life Results

