

Declaration of Quality Assurance

In 2006, we clearly stated in the form of the “New Declaration of Quality Assurance” our position that our customers are of primary importance, a philosophy we have held since our company was first founded. In April 2011, we revised it, in the form of the easier to understand “Declaration of Quality Assurance,” to further reflect the perspectives of customers.

We will continue to carry out initiatives for realizing our “Declaration of Quality Assurance” in order to further improve customer satisfaction.

- First Declaration** We will strive to strengthen our realization of our “Customer First” philosophy, carrying out thorough quality management of the products and services we offer.
- Second Declaration** We will devote our full attention to the lives of each of our customers, providing consultation regarding optimal preparations for each of their life stages.
- Third Declaration** We will clearly explain anything customers wish to know, or which are important, regarding the contents of the products, services, and policies we offer.
- Fourth Declaration** During each insurance policy stage—from the time a contract is made, through the duration of a policy, and to the time of a payout—we will carry out procedures and fair payments in a quick and accurate manner, putting ourselves in the position of our customers.
- Fifth Declaration** We will call for opinions from a wide range of people outside the company, and take customer feedback and opinions seriously, reflecting them in business process improvement and corporate management.
- Sixth Declaration** In order to carry out our mission of providing long term insurance, we will maintain and strengthen our financial base.

First Declaration

We will strive to strengthen our realization of our “Customer First” philosophy, carrying out thorough quality management of the products and services we offer.

Product Development Supporting the New Total Life Plan

The 3 Product Development Perspectives

We engage in product development based on 3 perspectives in order to grant our customers peace-of-mind and gain their understanding during each

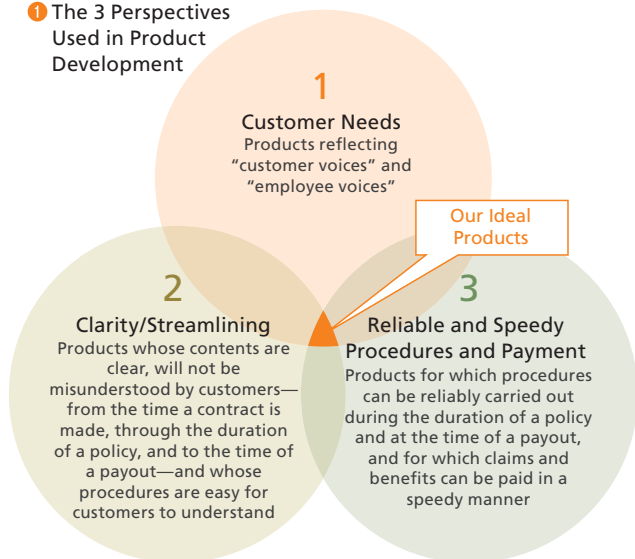
policy stage: from the time a contract is made, through the duration of a policy, and to the time of a payout (1).

Product Development Process

When developing products, we remain aware of these 3 perspectives,

while placing importance on the PDCA cycle. In addition to confirming quality at the time a contract is made, during the duration of a policy, and at the time of a payout, we also endeavor to improve the education of our staff, so that they may be able to provide

1 The 3 Perspectives Used in Product Development



2 “Medical Yell” and “Medical Switch” Development Perspectives

Customer Needs	<ul style="list-style-type: none"> • Customers want medically-oriented coverage at reasonable rates. → Nonparticipating products with no refunds when surrendering contracts • Customers want medical care insurance for children. • Customers want to secure lifetime medical care insurance. → Products that can be purchased for insureds between age 0 and 80 (term life for ages 0 to 49, whole-life for ages 50 to 80) • Customers want the latest medical care insurance, but for health reasons readjustment is not possible. → System for switching current medical special contracts to “Medical Yell (whole-life)” without the need for health checkups by medical practitioners or notifications of health status.
Clarity/Streamlining	<ul style="list-style-type: none"> • Simple and Clear Coverage Contents
Reliable Benefit Payment	<ul style="list-style-type: none"> → Products for which benefit claims and payments can be made reliably