

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 contractsCustomers 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	
Reliable Benefit Payment	<ul style="list-style-type: none">Simple and Clear Coverage Contents→ Products for which benefit claims and payments can be made reliably

3 Product and System Development after April 2010 Demutualization

Name	Period
Junpu Life	September 2010
I no Ichiban NEO	September 2010
Hospitalization Rider D for 8 Major Lifestyle Diseases	September 2010
Medical Yell (Term life-type or Whole life-type)	January 2011
Medical Switch	January 2011
Top Plan Success U+ (Plus)	May 2011
Medical Yell Group Plan	July 2011
Grand Road	August 2011

a level of product explanations in which customers may feel satisfied. Furthermore, products undergo deliberation by committees made of officer and department chief-level executives to ensure and improve their quality. Products such as “Medical Yell” are developed from these perspectives (2, 3), and existing products are continually evaluated and readjusted.

Continuous Product Discontinuation

We launched “Junpu Life” in September 2010. “Junpu Life” carries on the functions and features of our “Dodo Jinsei” (Dignified Life) and “Shuyaku Jinsei” (Starring Life) products, and the allure of the “Junpu Jinsei” product. Thus sales of “Dodo

Jinsei” and “Shuyaku Jinsei” were discontinued in January 2011, resulting in an easy to understand product system consolidated in “Junpu Life.” At our deliberation meetings (which span department lines), we consider which products should be revised or discontinued, reducing the number of products and riders in order to create a more streamlined product lineup.

Services for Corporate Customers

We respond to the expectations of corporate customers in today’s rapidly changing societal and economic environment by supplying consultation for benefits programs and retirement benefit systems with accurate support, and a rich lineup of administrative operation services.

Comprehensive Benefit Management Systems and Members-Only Information Provision Services

We offer Internet based services such as the “System for Employee’s Life and Finance Solution (SELF5)”

comprehensive benefit management system and “Success Net,” a members-only information provision system operated in conjunction with Sampo Japan Insurance (4).

Group Insurance Clerical Services

We have a dedicated contact desk exclusively staffed by group insurance administrative staff to carry out policy renewal, administrative procedures, and payment of insurance claims and benefits promptly and accurately. We have established a service system which handles not only inbound contact, such as by post or toll-free number,

but outbound contact as well (5). We are gradually expanding the range of procedures which the desk handles directly, in order to improve speed and customer satisfaction.

Tax-Qualified Pension Plan Migration

The tax-qualified pension plan will be abolished at the end of March 2012. In response, our dedicated staff and corporate sales representative are offering consulting in accordance with customer needs, migrating customers to other retirement benefit systems (6).

4 Examples of Internet-Based Corporate Services

	Number of Companies Using Service	Contents
SELF5	Approx. 8,000 companies	Provides content supporting employee self-help efforts, defined contribution pension implementation and operation, operation of benefit and annuity systems, etc.
Success Net	Approx. 60,000 companies	Provides a wide range of information related to company management, to assist with resolution of business problems encountered by managers and company executives

5 Support by Dedicated Staff



6 Number of Entrusted Tax-Qualified Pension Contracts (Contract type: Solely Dai-ichi Life or Dai-ichi Life as administrative agent)

