

# 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.

## Echo System Operation

In 1992, Dai-ichi Life established a system called "Echo System" (1) to reflect the opinions of customers heard daily from around the country directly in our management. The Echo System collects and analyzes customer opinions, using them to improve management and operational processes. Dai-ichi Life

analyzes the feedback from customers at the monthly meeting of the Voice of Customer (VOC) Committee, identifies and organizes problem areas, and creates and implements improvement measures. These initiatives are reported to the Executive Management Board, which carries out any necessary

countermeasures. When considering improvement measures, we use a "Consumer Monitor System" and similar measures to collect consumer perspective opinions and advice in order to further respond to customers' wants and needs.

## Assessing Customer Satisfaction

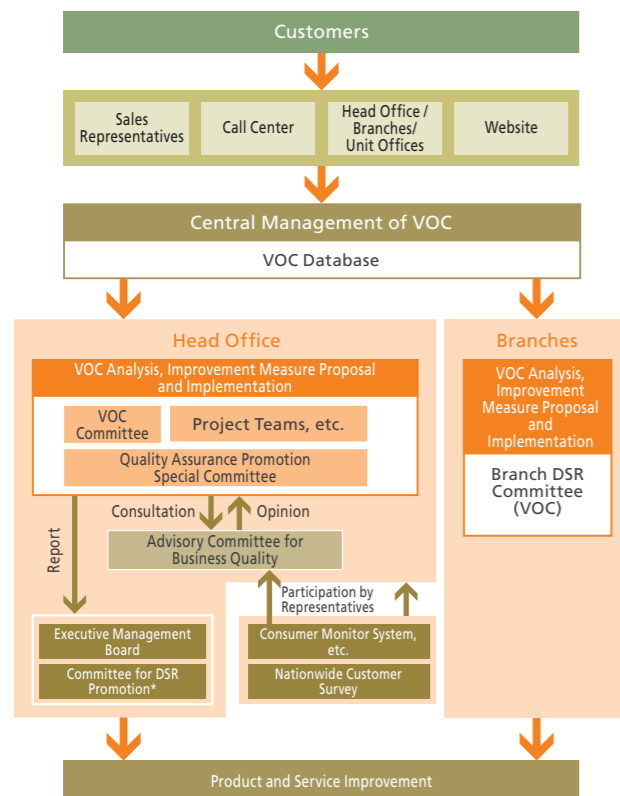
Each year, we assess our customers' satisfaction levels as an index of how well we have achieved one of our basic management policies, "Maximize Customer Satisfaction." We carry out the Nationwide Customer Survey, a questionnaire administered by an external organization to individual

customers (policyholders) and corporate customers (2 3).

We use the total customer satisfaction levels assessed via the survey as one of our target values in our medium-term management plan, reflecting them in the initiatives taken by each company department,

as well as the customer satisfaction improvement initiatives led by the Quality Assurance Promotion Special Committee. We are striving to make further improvement in our information provision and service field, which has suffered from relatively low satisfaction levels in recent years.

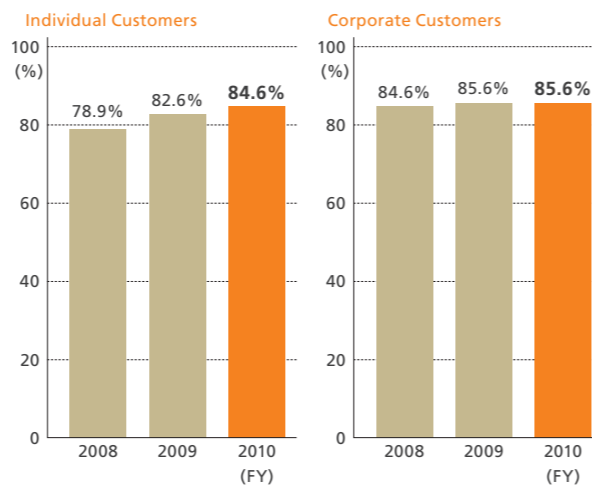
### 1 Echo System



\* Officially, the "Committee for Dai-ichi's Social Responsibility Promotion"

### 2 Nationwide Customer Survey Results

Number of customers whose overall satisfaction levels were "satisfied" or "somewhat satisfied"



### 3 Number of Nationwide Customer Surveys Sent, and Number of Responses

	Number Sent	Number of Responses
Individual Customers	35,897	11,303
Corporate Customers	2,426 companies	1,106 companies

## Voice of Customers

We gather complaints and messages of thanks from our customers far and wide (4 5).

All of our divisions recognize complaint handling as a top priority, and are dedicated to sincere and speedy complaint response. The complaints we collect are used as the basis for improvements to products and services (6).

We also proactively share words of appreciation from customers, regarding our support, administrative procedures, and the like, gathered through our

sales and telephone contact channels, in order to further improve customer satisfaction levels.

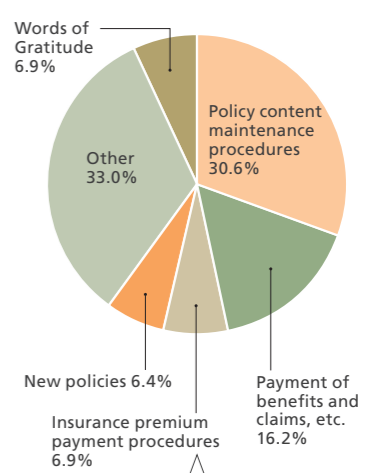
### Customer Round Table

We regularly hold meetings with our customers at our branches nationwide, directly gathering feedback and requests from our customers to use in product and service improvements. We heard feedback and requests regarding sales representative activities, product development, and advertising and PR activities at the FY2010 round table (7).

### 4 Number of VOC and VOC Breakdown

	FY2010
Complaints	79,547
Words of Gratitude	5,864

### 5 VOC Breakdown (FY2010)



- Primary Contents**
- Policy content maintenance procedures: Dissatisfaction with surrender procedure, etc.
  - Payment of benefits and claims, etc.: Dissatisfaction with benefit payment procedures, etc.
  - Insurance premium payment procedures: Dissatisfaction with payment method change procedures and insurance premium payment, etc.
  - New policies: Dissatisfaction with new policy explanations, etc.

## Voice of Consumers

### Advisory Committee for Business Quality

We established the Advisory Committee for Business Quality in 2006 to gather opinions from a consumer perspective. Specifically, the committee advises regarding the issues considered by the Quality Assurance Promotion Special Committee, and the opinions offered by individual committee

members are reflected in operation improvements.

### Consumer Monitor System

We began operation of our "Consumer Monitor System" in 1984. Consumer issue experts, consultation staff from consumer affairs centers, consumer affairs advisors, and the like participate as consumer monitors, offering their opinions and advice on our products and services.

### 6 Improvement Examples

	VOC	Improvement Measure
The time a contract is made (Individual)	Customers want to prepare for hospitalization and surgery with low-cost insurance premiums. Customers want to switch from existing Dai-ichi Life policy to latest medical care insurance, but readjustment is not possible due to health condition. Customers want a system for readjusting coverage without need for health checkups or notifications.	<p><b>Launch of Medical Yell</b> We launched "Medical Yell (Term life type)," a nonparticipating term medical care insurance product, and "Medical Yell (Whole life type)," a nonparticipating whole medical insurance product—our first nonparticipating products since demutualization—which makes it possible for customers to receive rich medical coverage with low insurance premiums. (January 2011)</p> <p><b>Medical Switch</b> As a new insurance readjustment policy, we developed "Medical Switch," a medical care insurance modification system which makes it possible to switch from a policyholder's current medical compensation rider to "Medical Yell (Whole life type)" without the need for a health checkup or health status notification. This has made it possible for medical insurance periods to be extended to cover policyholders' entire lives, while also readjusting their insurance contents. We also began handling rider modifications which make it possible to readjust insurance contents without medical selections, in the same way as "Medical Switch." (January 2011)</p>
The duration of a policy (Corporate)	Customers want to be able to carry out defined benefit (DB) plan maintenance procedures over the Internet.	In order to increase customer convenience, we began offering* the "Defined Benefit (DB) Plan Online Service," a system which can be used to carry out defined benefit corporate pension maintenance procedures and the like. (June 2010)
The time of a payout (Individual)	When insurance benefit claimants are hospitalized, it is difficult for them to carry out insurance claim procedures in the presence of sales representatives. Customers want it to be possible for procedures to be carried out by claimants themselves signing claims paperwork, without the need to meet with sales representatives	We changed our system such that, in principle, those filing claims for benefits due to injury or illness could carry out filing procedures without needing to sign in the presence of a sales representative. (March 2011)

### 7 Customer Round Table



\* Provided by the Corporate-pension Business Service Company, a Dai-ichi Life subcontractor to customers whose insurance is underwritten solely by Dai-ichi Life or by a plurality of companies with Dai-ichi Life as administrative agent.