

Expert Opinion

Norio Souri

Professor Emeritus, Osaka City University
Chairman, Kansai Consumers Organization
Representative Director,
Action Network Osaka
for Sustainable Society



1 Setting Forth Once Again, Led by a Strong Sense of Determination

Dai-ichi Life was one of the first in its industry to put out a CSR report, with its first report in 2005. This year marks its 7th year of CSR report publication. Early on, Dai-ichi Life issued its “New Declaration of Quality Assurance” (September, 2006). This declaration was later reinforced by the “Integrated Payment Information System” for ensuring accurate and fair payment of insurance benefits (April 2007) and the “Echo System,” for reflecting customer opinions on operations in order to improve them (initiated in 1992, and continually revised and improved), becoming a model for the entire life insurance industry. However, a wrench was thrown into the works with the Financial Services Agency’s issuing of the July 2008 business improvement administrative order regarding insurance benefit payment.

Dai-ichi Life has taken this order seriously, and I believe that its clear proclamation of its “Customer First” management philosophy, through its initiative results reporting in its CSR reports, is representative of Dai-ichi Life’s setting forth once again, led by a strong sense of determination. This management philosophy has guided the company since the time of its founder, Tsuneta Yano. In June, 2009, Dai-ichi Life’s group vision was encapsulated in the expression “Thinking People First.” This year, in conjunction with the group’s efforts to “Maximize Customer Satisfaction,” Dai-ichi Life has embodied this in the form of its “Declaration of Quality Assurance” (April 2011). This year’s report marks the shedding of its former “CSR Report” designation, and its new title of “DSR Report.” I am overjoyed that this report, published in order to further communications with stakeholders, has been developed into such an essential vehicle for the promotion of Dai-ichi Life’s evolution.

2 Special Topics

The items which Dai-ichi Life would most like to

convey have been looked at in great depth in this CSR report in the form of a “Special Topic,” whose theme is “Recovery and Growth.” It discusses the group’s response to the Great East Japan Earthquake. I felt a special sense of closeness as I read articles such as the “Sales Representatives in Disaster Regions” report. However, one of last year’s special features was the company’s demutualization, and while that theme came up here and there within this report, I wish that progress on that front had been picked up as a special feature.

3 DSR

Dai-ichi Life has used “DSR,” as opposed to “CSR,” to refer to its continual use of the PDCA cycle company-wide to increase management quality while it carries out its social responsibilities to all of its stakeholders. But I believe it is somewhat difficult to convey the difference in level between “CSR” and “DSR.” As a supporter of the DSR pronouncement, it is my fervent hope that this difference is conveyed more clearly in the future. Also, ISO 26000 was issued last December, and I wish it were explained more clearly how it is being used as a reference guideline.

4 Enhanced Communication with Stakeholders

In recent years, “Create Sustainable Corporate Value,” “Maximize Customer Satisfaction,” “Secure Social Trust,” and “Foster Employee Potential” have become established report items. If these are targeted, respectively, at shareholders and investors, customers, society, and employees, then I believe that creating and implementing processes resulting in increased levels of satisfaction for each of these parties—given the potential for conflicts of interest between these stakeholders—is linked to DSR. The group must work wholeheartedly to win the trust of each of its stakeholders.

Response to Expert Opinion

This report marks our second “Dai-ichi Life DSR Report” since our demutualization. In this report, we have featured, front and center, DSR—our unflagging management quality improvement initiatives—as well as the results we have achieved through the use of the PDCA cycle by all company officers and employees over the course of the past year, including our customer response after the Great East Japan

Earthquake of March 2011.

I am glad, once again, to receive valuable feedback from Professor Souri. Our DSR initiatives are still works in progress, and we will continue to strive to make greater advances, working wholeheartedly to win the trust of our stakeholders, as Professor Souri has advised, in order to further improve the esteem in which they hold us.



Takashi Kawashima
Executive Officer
Dai-ichi Life Insurance
Company, Limited