

Supporting Recovery by Empathizing with Customers

Responses to the Great East Japan Earthquake

The 2011 Great East Japan Earthquake renewed our awareness of our role as a life insurance company, and we worked to support the restoration and growth of the area in support of our customers.

Providing Peace of Mind to Customers

Following the Great East Japan Earthquake, we made concerted companywide efforts to perform procedures and offer expedited processing to ensure reliable and timely payment of insurance claims and benefits. Dai-ichi Life Group employees visited customer homes and evacuation sites in disaster areas to confirm the whereabouts of customers and assist their return to secure lifestyles as soon as possible. They also provided expedited processing and sent messages of condolence inscribed with a dedicated toll-free number for special measures and disaster responses.



Employees in a disaster area working to confirm the safety of customers

While accidental riders contain exemption clauses that reduce or eliminate insurance claims and benefits, the Dai-ichi Life Group did not apply these provisions and paid the full amounts.

We also automatically extended the grace periods of policies whose premiums were due and treated the policies as renewed.

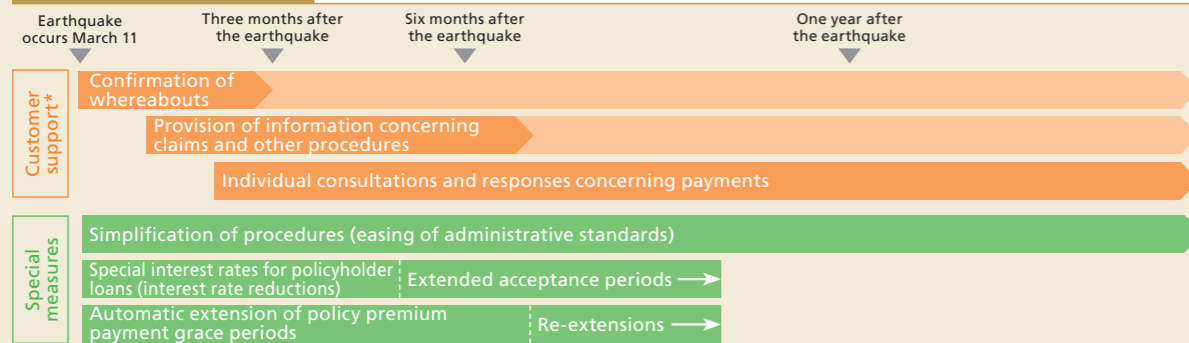
We made simple and quick payment of insurance claims, benefits and policyholder loans, and reduced interest rates for new policyholder loans and corporate financing.

We expanded the operating hours of the head office call center and established a dedicated disaster hotline (toll free) to provide adequate information concerning the special measures and to respond appropriately. We also established temporary contact desks in areas with severe damage to enable us to perform procedures quickly and respond to customer inquiries and consultations.

Disaster Area Relief Activities

(As of the end of March 2012)

Confirmation of policyholders' whereabouts	864,417 instances (the whereabouts of 99.99% of policyholders in areas subject to the Disaster Relief Act have been confirmed)
Payment of insurance claims and benefits	Approximately ¥14.2 billion



* Details of customer support

- Get-well and procedure promotion activities by sales representatives (approximately 1,500 persons) and branch and head office personnel (approximately 200 persons)
- Establishment of temporary contact desks in and dispatch of personnel to disaster areas
- Establishment of a dedicated disaster hotline
- Distribution of direct mailings on special measures and to confirm customer whereabouts (approximately 600,000 mailings)
- Outbound calls from the Group to customers (approximately 110,000 calls)

Hoping for the Recovery of Local Communities

Industry Recovery Support in the Karakuwa District of Kesennuma City

We supported disaster relief efforts by sending employees to participate in disaster relief measures and by encouraging employees to participate in volunteer activities. One such measure was an industry recovery support volunteer program in the Karakuwa District of Kesennuma City launched in October 2011.

The region boasts abundant marine farming including oysters, scallops, and seaweed, but the farming infrastructure was destroyed by the tsunami. Volunteers worked with the Karakuwa District Recovery Support Organization, which was established primarily by local residents, breeding scallops and performing other tasks under the guidance of local aquaculture business operators for seven weeks last year. A total of around 140 people participated. We remain committed to supporting recovery in disaster areas in the future.



Dai-ichi Life Group employees performing recovery support work in the Karakuwa District

Recovery Support through The City and Life Research Institute

Following the Great East Japan Earthquake, the City and Life Research Institute, an organization founded with contributions from Dai-ichi Life, investigated the use of Institute assets for recovery purposes in the disaster areas. As a result, a decision was made in May 2011 to donate 100 million yen each to Iwate, Miyagi, and Fukushima Prefectures, the areas hardest hit by the disaster, for a total of 300 million yen to support measures with a high degree of permanence and public utility. The donations, described below, were made through March 2012.

Details of Donations	
Iwate Prefecture	Reconstruction of Takada High School
Fukushima Prefecture	Restoration of the Fukushima Prefectural Culture Center
Miyagi Prefecture	Restoration of Ishinomaki Kobunkan High School, Fisheries High School, and Ishinomaki Technical School

Donating funds in Miyagi Prefecture



Restoring Business with Support from Dai-ichi Life

Masanori Hatakeyama
 Karakuwa District Recovery Support Organization

We cultivate oysters, scallops, seaweed, and other marine resources, but last year's earthquake and tsunami caused devastating destruction. Considerable support was needed to resume cultivation operations, and we received help with the recovery work from Dai-ichi Life several times.

A number of Dai-ichi Life employees traveled to Karakuwa and gave us their physical and emotional support.

The recovery work has just begun, but I am looking forward to continuing the recovery work together with Dai-ichi Life employees.



Participating in Recovery Support Volunteer Programs

Asami Matsumoto
 Profit Management Department (left)

Chie Tsunoda
 Equity Investment Department (right)

We participated in a volunteer program in June 2012. This extremely valuable experience enabled us to observe the disaster area firsthand. We were able to provide only a small degree of support, but it was heartwarming to hear the words of appreciation from local residents.

When we traveled to the disaster area, we found that the recovery work had proceeded to a lesser degree than expected, so it provided us with a good opportunity to rethink our views on the recovery. We hope to remain actively involved in the recovery efforts in the future.

In Focus

Life Insurance Association of Japan Wins State Minister Commendation

The Life Insurance Association of Japan received a State Minister commendation for contributions to consumer support in FY2012. The commendation, sponsored by the Consumer Affairs Agency, was granted in recognition of the Association's response to the Great East Japan Earthquake, which began when the Dai-ichi Life president was Chairman of the association's board, as well as in recognition of its contributions to consumers.

