

Status of DSR Management Promotion

Group Vision	Stakeholder	Ideal	FY2011 Results and Future Initiatives	DSR Management Promotion Index	Explanation of the Index	FY2009	FY2010	FY2011
First in Quality	Customers	We will further pursue customer satisfaction by supplying high quality products and services. We will take customer feedback and opinions seriously, reflecting them in business process improvement and corporate management.	<p>Results: Through initiatives to explain things more thoroughly to customers, provide speedy yet careful consultation, expand the area for accepting claims and benefits through dedicated benefit call centers, etc., we have achieved improved customer satisfaction in Nationwide Customer Surveys (the ratio of people who answered "Satisfied" or "Somewhat satisfied") for 10 consecutive years.</p> <p>Future Initiatives: We will continue to transform our administrative procedures in order to achieve greater ease of use and convenience for customers, while striving to improve customer satisfaction in benefit claim procedures. We will also strengthen customer consulting abilities, make use of "DL Pad," the latest information device unique to our company, etc., through promotion of the New Total Life Plan to strengthen all points of contact with customers from the time a contract is made, throughout the duration of the policy, and up to the time of payout.</p>	Nationwide Customer Survey Total satisfaction results (individual customers)	The ratio of "Satisfied" and "Somewhat satisfied" responses in the questionnaire survey targeted at individual customers	82.6%	84.6%	86.0%
				Dai-ichi Life Customer Survey Total satisfaction results (corporate customers)	The ratio of "Satisfied" and "Somewhat satisfied" responses in the questionnaire survey targeted at corporate customers	85.6%	85.6%	86.5%
				Nationwide Customer Survey Benefit claim procedures Total satisfaction results	The ratio of "Satisfied" and "Somewhat satisfied" responses in the questionnaire survey targeted at individual customers	94.0%	95.2%	93.5%
				The number of complaints lodged with the Life Insurance Association of Japan	The number of complaints lodged with the Life Insurance Consultation Office of the Life Insurance Association of Japan against our company	719	581	551
				Surrender and lapse rates	The ratio of the amount of surrenders and lapses against the sum insured of policies in force (individual insurance, individual annuity insurance)	5.60%	4.66%	4.69%
	Society	We will proactively engage in social contribution activities as a good corporate citizen, contributing through our sound business activities to societal and economic growth in harmony with the global environment.	<p>Results: Through the "Eco Diet Campaign" and various other energy and resource saving initiatives, we have successfully reduced CO₂ emissions and total paper usage. We have also stimulated volunteer activities through the cultivation of awareness toward social contributions among employees prompted by the Great East Japan Earthquake.</p> <p>Future Initiatives: In the final year of our Environmental Medium-Term Initiative Plan, we will strive toward achieving our various goals. We will also aim to further stimulate volunteer activities.</p>	CO ₂ emissions	Amount of CO ₂ emissions by properties in which we have invested, properties which we operate, and public welfare properties	168,000 t-CO ₂	170,000 t-CO ₂	153,000 t-CO ₂
				Total paper usage	Total paper usage at all companies within the Group (in office equipment, pamphlets, insurance design documents, etc.)	12,775t	9,954t	9,922t
				Volunteer activity implementation affiliation share	The rate of participation in community contribution activities (head office and branch offices)	64.2%	73.7%	76.0%
				Fixed cost efficiency improvement	Ratio of cumulative reduction in fixed costs since FY2008	Approx. 7%	Approx. 10%	Approx. 15%
				Monthly average overtime (for administrative personnel)	Monthly average overtime by administrative personnel	7.4 hours	5.1 hours	5.0 hours
First in Productivity	Customers, Shareholders and Investors	We will strive to improve our profitability by streamlining operating costs and the productivity of all of our employees, providing higher quality products and services.	<p>Results: We succeeded in expanding savings on fixed costs by increasing operational efficiency. This result was achieved through improved operational processing in our clerical work focused departments based on the application of a manufacturing industry approach, which led a simultaneous drive for improved quality and productivity in clerical operations; and by strengthening customer contact points and boosting productivity through the "Office Infrastructure Reform" Project. The number of new policies per sales representative is also increasing thanks to improvements in consulting and the launch of new products as the result of promoting the New Total Life Plan.</p> <p>Future Initiatives: We will improve fixed cost efficiency and strengthen customer contact points to promote greater Group competitiveness.</p>	Number of new policies per person (sales representative)	Number of new policies divided by average number of sales representatives (1 year)	26.4	30.2	30.9
				Employee satisfaction survey results	The ratio of "Satisfied" and "Somewhat satisfied" responses in the questionnaire survey targeted at employees of our company	61.1%	65.9%	69.4%
				Female managerial position ratio	The proportion of women in management positions (regional managers, managers, etc.)	16.7%	17.2%	17.6%
First in Vital and Energetic Employees	Employees	We will establish workplace environments in which a diverse range of personnel can take active roles and experience job satisfaction, and take an active approach to personnel cultivation.	<p>Results: Through our enhancing of our cultivation program for continually producing women leaders, promotion of the hiring of employees with disabilities, and hiring of foreign students, we are increasing workplace diversity. From the perspective of producing a better work-life balance, we are reducing total working hours, and promoting the usage of paid leave, as well as the taking of paternal leave, and these initiatives have won high appraisal from outside the company.</p> <p>Future Initiatives: We will continue to promote diversity, strengthen employee cultivation, and implement initiatives in proactive globalization of our human resources.</p>	Ratio of employees with disabilities	Figures from different fiscal years current as of June 1	2.01%	2.02%	2.03%
				Paid leave utilization ratio	Ratio of utilization against number of days granted in respective fiscal years	65.6%	63.6%	67.7%
				Total number of customers	Number of insurance policies taken out at our company (individual insurance, individual annuity insurance)	12.203 million	12.405 million	12.662 million
First in Growth Potential	Shareholders and Investors	Through our promotion of the "New Total Life Plan," and our overseas business development, we will strive for sustained growth.	<p>Results: The total number of Dai-ichi Life policies in force has risen compared to the previous year due to our promotion of the "New Total Life Plan." The sum insured and the number of policies in force is also steadily increasing for Dai-ichi Frontier Life, which specializes in savings-type products offered through banks and other financial institutions. Our overseas business, focused on the Asia Pacific region, is also progressing steadily, with a substantial improvement on FY2010 results achieved at Australia's TAL as well as in Vietnam, Thailand and India.</p> <p>Future Initiatives: We will implement initiatives to further expand the profit contribution of growth businesses. Specifically, we will aim for further growth in overseas businesses in markets we have already broken into, and simultaneously prepare to launch a business in China where we acquired a permit in FY2011. We will also engage actively in our overseas asset management business.</p>	Total number of customers	Number of insurance policies taken out at our company (individual insurance, individual annuity insurance)	12.203 million	12.405 million	12.662 million

Praise and Major Awards Related to Dai-ichi Life Group CSR Activities in FY2011

- First in Quality**
- Toyo Keizai "CSR Corporate Ranking" 4th place financial institution (1st place life insurance company) <March 2012>
 - The Nikkei "Environmental Management Index Ranking" 15th place financial institution (1st place life insurance company) <January 2012>
 - National Institute on Consumer Education Received "Award of Excellence in 8th Consumer Educational Materials Awards" Life Cycle Game II: Points of recommendation in the Total Life Plan <March 2012>
- First in Productivity**
- The Universal Communication Design Association Awarded the "Communication Design Award in the UCDA Awards 2011" <March 2011>
 - Also awarded the "Special Award in the UCDA Awards 2011" (The Dai-ichi Frontier Life Insurance Co., Ltd.) <March 2011>
 - New Office Promotion Association Awarded the "New Office Promotion Award in the 24th Nikkei New Office Awards" (Toyosu Cubic Garden) <August 2011>
- First in Vital and Energetic Employees**
- Japan Organization for Employment of the Elderly, Persons with Disabilities and Job Seekers Awarded the "Encouragement Award for Setting a Good Example in Improving the Workplace Where Persons with Disabilities Are Hired" (Dai-ichi Life Challenged Co., Ltd.) <August 2011>
 - Ministry of Health, Labour and Welfare - Corporate Promotion of Equality and Work-Life Balance Award Awarded the "Excellence Award in the Family-friendly Enterprises Category, Minister of Health, Labour and Welfare" <September 2011>
 - Japan Productivity Center Awarded the "Excellence Award in the 2012 Mentor Awards" <February 2012>
 - Awarded the NPO J-Win "Continuity Award in the 2012 J-Win Diversity Award" (March 2012)
 - Awarded Grand Prize in Toyo Keizai's "5th Diversity Management Award" <May 2012>
 - Ranked 3rd in Nikkei Woman's "Ranking of Companies Where Women Play Active Part" <May 2012>
 - Certified by the 21st Century Work Foundation as a "Work-Life Balance (WLB) Corporation Based on WLB Corporate and Business Inspection" <April 2012>
- First in Growth Potential**
- Awarded the "First Prize in the Bonds Category of the Fund of the Year 2011 Morningstar Award" of Morningstar Japan K.K., among numerous other awards (DIAM Asset Management) <December 2011>
 - Awarded the "FY2011 Golden Dragon Award" of the Vietnam Economic Times (Dai-ichi Life Insurance Company of Vietnam) <March 2012>
 - Awarded the "Community Care Award" of Vietnam's Ministry of Industry and Trade (Dai-ichi Life Insurance Company of Vietnam) <December 2011>
 - Awarded the "Insurance Company with Outstanding Management" award of the Office of Insurance Commission of Thailand (Ocean Life Insurance Company) <FY2011>
 - Awarded the Dainik Bhaskar "Stars of the Industry Award for Excellence in Life Insurance—Bronze" (Star Union Dai-ichi Life Insurance Company) <February 2012>
 - Australian Banking & Finance "Life Insurance Company of the Year" Award (TAL) <October 2011>
 - Awarded the Plan For Life / AFA "Life Insurance Company of the Year Award" (TAL) <February 2012>

Inclusion in SRI Index

Our company has been included in the domestic and global socially responsible investment (SRI) indices, "FTSE4Good Index Series (U.K.)" and the "Morningstar Socially Responsible Investment Index (Japan)." (As of April 1, 2012)

