



“Five Business Reform Projects” Supporting Our Growth Strategy

In order to carry out “Thinking People First,” the Dai-ichi Life Group vision, we are working to raise productivity and increase competitiveness even further through business model reforms.

We are undertaking “Five Business Reform Projects” to support our growth strategies: the “Cost-mind Reform” Project, “Business Operation Reform” Project, “Business Formation Reform” Project, “Office Infrastructure Reform” Project, and “Work-style Reform” Project. By making improvements to fixed cost efficiency and reinforcing areas of contact with customers and existing business throughout the organization, we are raising group competitiveness.



First in Productivity

We regularly review day-to-day operations and continuously improve business procedures to raise productivity and improve profitability.

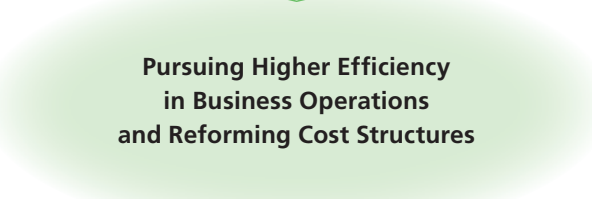
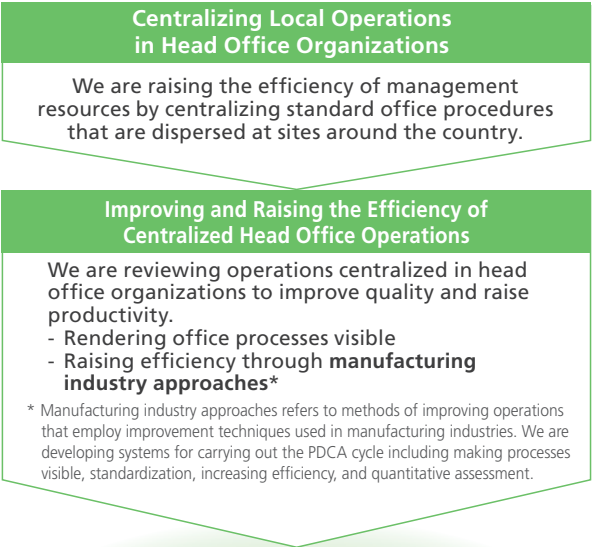
Objectives of the “Business Operation Reform” Project

With its “Business Operation Reform” Project, Dai-ichi Life is targeting structural problems in office procedures and systems and pursuing responses both tailored to customer needs and higher management efficiency.

One latent issue where a major operational benefit could result relates to business areas that cut across multiple organizations. This program is intended to eliminate the barriers between departments and companies based on the concept of business process reengineering (BPR)* and to carry out reforms throughout the Group.

The “Business Operation Reform” Project is being implemented based on an awareness of rendering problems visible, simplification, and standardization. We are working to continuously raise quality and productivity by following a PDCA cycle: identification of a problem → proposal of a solution or improvement → implementation → verification and follow-up → correction.

* Business process reengineering sets targets relating to business activities, analyzes operational content and flows and organizational structures in order to achieve those targets, fundamentally reviews the entire series of business processes without strict adherence to existing organizations and operational methods, and makes improvements.



Manufacturing Industry Approaches Spread Companywide

We believe that our business operations are already performing efficiently, but detailed analysis of processes has revealed that there is still room for improvement. It cannot be said, however, that measures to increase internal efficiency are truly improvements if they cause inefficiencies to customers or other divisions. We therefore carried out business reforms while carefully examining the effects. It was difficult to codify the insurance procedures that we handle as many rely on the experience and skills of individual employees, but we were able to implement standardization by making processes visible and reviewing inefficient operations with the aim of making it possible for all operations to be performed by anyone in the same amount of time.

Improvements in efficiency achieved through manufacturing industry approaches are relatively small when taken individually, but the accumulated effect of tens of thousands of improvements will be substantial. I believe that raising efficiency does not necessarily have to curtail quality, and on the contrary, can improve it. Going forward, we will continue to undertake these measures based on the idea of making processing faster and more accurate—even if only to a small degree—for the benefit of the customer.



Mamoru Tanaka (left), Miyuki Suzuki (right)
Alliance Business Promotion Department



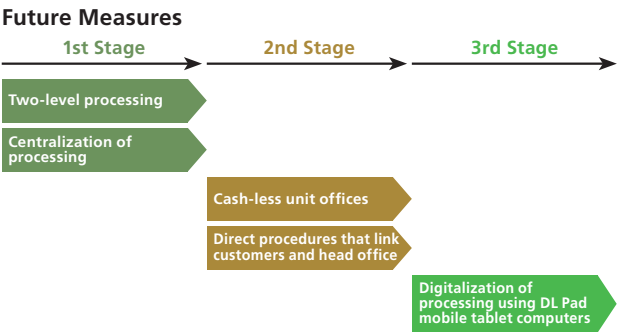
Toyomi Ota (left), Sumiko Tsunoda (center),
Miki Kamogawa (right)
Policy Service Department

Increasing personnel and processing times in response to higher workloads does not lead to improvements. We introduced manufacturing industry approaches to raise operational efficiency and respond to higher workloads with limited manpower and time. In addition to reducing processing times, it is of course also necessary to raise processing quality. We made effective use of the time saved from higher efficiency to raise operational accuracy by conducting training, examining operational flow improvements, and so on. Based on our prior experiences, we expanded these measures to other departments and affiliates to raise productivity throughout the Group.

It is people who support productivity. In order to increase the supply of human resources capable not only of performing the assigned tasks, but also identifying inefficiencies and waste and making improvements, we are putting additional efforts into human resource development. Raising efficiency is a never-ending process. We continue to implement measures on a daily basis with the awareness that these are our jobs, so it is up to us to change them.

Future Measures for Carrying Out the “Business Operation Reform” Project

The first stage of the “Business Operation Reform” Project, which consisted of reducing administrative processing to just two levels by eliminating intermediate processing at branches and centralizing standard office processing at the head office, has been completed. Also, processing efficiency was raised by directly linking customers with the head office through the elimination of cash handling at unit offices and adopting direct procedures that link information from the head office. We also plan to digitalize some procedures by deploying new DL Pad mobile tablet computers from FY2012 and will look into expanding their use in the future.



“Office Infrastructure Reform” Project Reinforces Contact with Customers and Raises Productivity

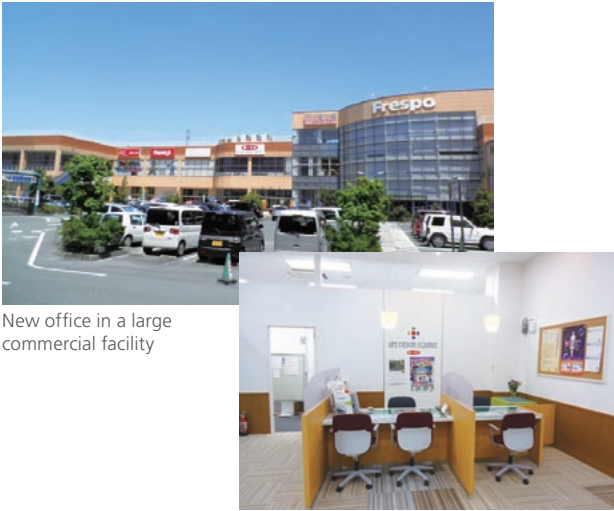
Dai-ichi Life is undertaking across-the-board reform of its offices from the perspectives of implementing new office policies tailored to diverse customer needs and pursuing efficiency.

Offices Opened in Large Commercial Facilities and Shopping Centers

The flows of people have undergone substantial changes in major suburban areas and regional cities over the past 10 years, and areas where people gather have shifted from the areas around train stations to large commercial facilities and shopping centers in suburbs. These facilities have large parking lots, supermarkets, home centers, and even movie theaters depending on the location.

Points of contact with customers are extremely important for life insurance. Dai-ichi Life believes that face-to-face consultations and service activities are the most important contacts, and in addition to our existing practice of visiting customer homes and workplaces, we have also established offices in places where people gather.

As of April 2012, Dai-ichi Life has seven new trial offices in large commercial facilities, and we are looking into opening additional offices that will be highly convenient for customers.



New office in a large commercial facility

Universal Layout Introduced at Head Office

Dai-ichi Life did away with the traditional Japanese “island-shaped face-to-face” desk layout organized by department or division and introduced a universal layout for a fully standardized workplace with the aim of reducing the costs of organizational restructuring and personnel changes.

The introduction of universal layouts at the Hibiya head office and the Toyosu head office will substantially reduce relocation expenses and make possible dynamic layout changes for individual projects, reforming the earlier vertically organized work styles and raising productivity.



Example of installation at the Toyosu Office

Conducting High Added Value Business through Work-Style Reforms

Dai-ichi Life is Reforming Work Styles and Work Philosophies.

The “Work-style Reform” Project seeks to reduce workloads and standardize operations while maintaining current quality and results of operations with the aim of reducing existing workloads.

In order to reduce workloads across the board, in addition to measures taken from the perspective of reducing workload within one’s own department, we are also implementing measures from the perspective of other departments.

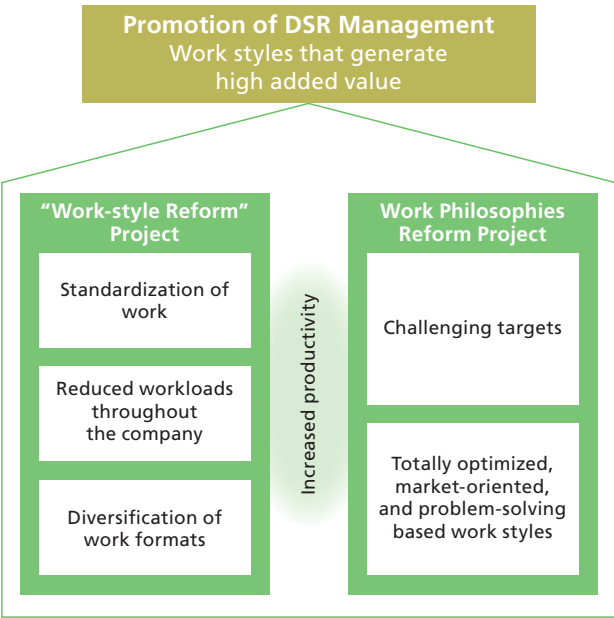
The objective of standardizing work is to build systems that can achieve stable performance of work at a certain level regardless of the skills of individual workers.

One aspect of the “Work-style Reform” Project is measures to raise productivity through a variety of work formats. By encouraging employees to take advantage of our telecommuting program, we are reducing commuting and travel times and raising efficiency and productivity through the use of flexible work formats.

Having reduced workloads by introducing the measures outlined above, we are now reforming work philosophies so that all employees can perform high added value work. In addition to providing on-the-job training (Work Philosophies Reform Program) that clarifies the targets and specific work methods of each employee, we coordinate this with off-the-job training that includes in-house classroom instruction in order to achieve reform of work styles.

By steadily implementing work style and philosophies reform, we aim to transform value throughout the company and raise both quality and productivity.

“Work-style Reform” Project



Making Use of Real Estate Properties to Develop the Daycare Center Business

Dai-ichi Life formed tie-ups with JP Holdings Inc. and Poppins Co, Ltd. to attract daycare centers to its real estate properties, a first in the insurance industry. Through this initiative, we hope to make contributions to local communities by developing new relationships.



Users Have High Praise for Daycare Centers

Hiromi Yamaguchi
Representative Director
JP Holdings Inc.

As a first step, we opened a daycare center in Omori in April, and we received high praise from the users. We received a request from the local government to open a center in the city center where there are many children on waiting lists, and I think it’s wonderful that Dai-ichi Life is currently conducting this program from the perspective of making use of its properties and contributing to the local community. We hope to continue cooperating with Dai-ichi Life long into the future.



Cooperating to Jointly Develop New Forms of Daycare

Takayoshi Yokoo,
Director Poppins Co., Ltd.

Dai-ichi Life is undertaking this program with an understanding of the social significance of operating daycare centers, and our cooperation seeks to overcome the barriers between corporate organizations. In order to conduct better daycare center operations and support child-rearing, we are gathering information, collaborating with others, and hopefully not only accommodating children on waiting lists but also creating a new model for daycare.