



Quality Assurance

Delivering Peace of Mind to Customers

Life insurance helps deliver peace of mind to customers. With this in mind, the Dai-ichi Life Group has established a variety of different customer-centric approaches to delivering the right product and service as part of its steadfast commitment to stand by your side for life.

Feedback from Readers



(Male in his 30s)

I'd like to know more about your customer services and actual examples.



(Female in her 50s)

It's not very clear how policyholder perspectives are being incorporated into your systems.



(Male in his 40s)

I'd like to know what type of insurance products you offer for each age group.



Services from the Time of Contract to the Duration of the Policy

Strengthening Points of Contact with the Customer

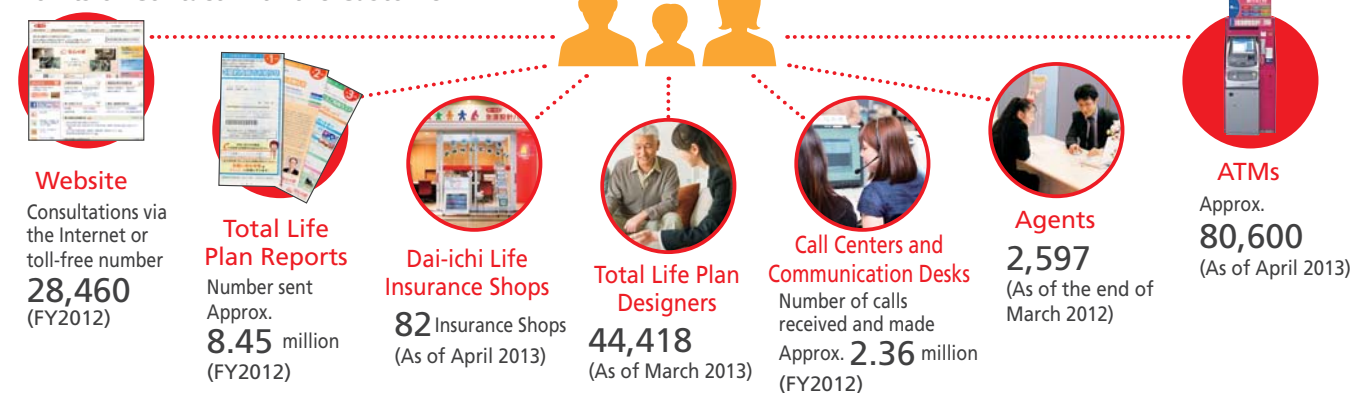
The life insurance value chain consists of three phases: explanation of the policy/customer application, services throughout the duration of the policy, and the payout of insurance claims/benefits. The Dai-ichi Life Group capitalizes on its organizational strengths to deliver consistently high quality consulting services to its customers across all of these phases. By doing so, we are aiming to generate true value as standing by your side for life and to exert out best efforts toward constantly enhancing customer satisfaction.

Total Life Plan Designers (sales representatives) and other

employees who consult with customers face-to-face and provide various services deliver not only their expertise in our products and services, but also general information on social security systems, tax regimes and other pertinent topics related to life insurance.

At the same time, we take full advantage of various channels to help improve customer convenience, including 82 contact desks set up across Japan (as of April 2013) called Dai-ichi life Insurance Shops, agents, call centers and the Internet.

Points of Contact with the Customer



Candid Thoughts from a Staff Member

I've been with the company for 14 years now and I always find myself going back to the basics, whether it was when I first joined the company or now after many years of professional experience. I make it a point to visit my customers everyday and take steps to ensure I'm communicating with them effectively.

Recently, contact points with the customer have grown much more diverse and include call centers and our website, but I still feel that face-to-face communication is an essential channel only offered by a Total Life Plan Designer. By directly meeting with the customer, I'm able to understand fully their situation and provide the best consulting services possible to suit their needs.

Also, I always make it a point to be the first to help whenever one of my customers requests an insurance claim or benefit or change to their policy. This is because my role as a Total Life Plan Designer is to provide the suitable service at the suitable time for our customers.

As a result, I have earned the trust of countless customers who I very much enjoy working with.

Moving forward, I hope to establish rapport with even more customers and capitalize on my many years of experience when meeting customers in order to pass on peace of mind.

Going Back to the Basics and Always Placing the Customer First



Hiroko Hosokawa
Hiroshima Branch Office



Developing Products that First and Foremost Consider Customer Peace of Mind

Each and every one of our customers has a different living environment and family composition, meaning the type of security they require also differs. As a result, the Dai-ichi Life Group is working hard to develop products that can flexibly respond to the unique and varying needs of its customers.

In August 2010, we launched our core insurance product Junpu Life and since then the coverage of this policy has evolved with changes taking place in customer needs and

advancements in medical technology. In September 2012, we added medical treatment coverage for illnesses such as the Advanced Medicine Rider and Shield Plus Rider and launched sales of Junpu Life Power Medical, under which customers have access to information and services for treating illness. In April 2013, we added flexibility for making changes to security and expanded the number of eligible age groups to further meet customer needs.

Dai-ichi Life's Product Lineup (as of July 2013)

	Junior	Young	Household formation layer	Middle and senior
Life insurance				
Death benefits	順風エッセンス		順風エッセンス	
Medical care insurance		メディカルエール		メディカルエール
Nursing coverage				悠悠人生
Saving propensity	アスカ		養老保険	グランロード
Business coverage		サグセスU	サグセスU	サグセスU+ ラジエスタU
Nonlife insurance			損保ジャパン	(Under writing insurance Company)
Cancer insurance			Aflac	(Under writing insurance Company)

(Policyholder ages)
 Junpu Life Junior: 6 to 14
 Junpu Life: 15 to 70
 Medical Yell (term life): 0 to 49
 Medical Yell (whole life): 50 to 80
 Yuyu Jinsei: 40 to 75
 Mickey: 0 to 8
 Endowment Insurance U: 3 to 75
 Grand Road: 0 to 75
 Shiawase Monogatari: 15 to 60
 Success lineup: 20 to 80



Contact with Customers through the Total Life Plan Report

Customers must be able to understand their contract and coverage to ensure that they receive an insurance claim or benefit. This is why every year we create a Total Life Plan Report for each customer based on their contract. This report contains the reason why a benefit has been paid, broken down by contract, and the history of benefits paid out over the previous 10-year period.

One of our Total Life Plan Designers visits each customer in person to deliver this report and explain about their current coverage. During these visits they offer advice on how to adjust their coverage based on changes in their lifestyle or medical technology as well as deliver information that helps support the customer's health, medical care, nursing care or lifestyle needs. Through these efforts, we act as a beneficial lifelong partner to our customers.

FY2013 Total Life Plan Report



Customer-friendly Procedural Framework

Based on the recognition that the role of an insurance company is fulfilled when customer insurance claims and benefits are paid, we are working to ensure that customers

can receive their insurance claims and benefits in a timely and correct manner. We have also implemented a variety of customer-friendly initiatives to streamline the claim process.

Initiatives to Improve the Quality of Procedures for Insurance Claims and Benefits

► Clear and Accurate Explanations at the time a Claim is Made

Claim enquiries made to our call centers are handled directly by dedicated staff that provide clear and accurate explanations.

► Making it Easier to Make a Claim

As an alternative to a doctor's statement, we enable customers to make a claim by completing a medical report and attaching a copy of their applicable medical receipts.

► Improved Convenience of the Claim Process

We offer a variety of procedural formats to fit the needs of our customers, including speaking with a Total Life Plan Designer or contact desk as well as filing a claim by postal mail.

► Initiatives to ensure Insurance Benefits or Claims are Paid Out Quicker

We launched the Insurance Proceeds Quick Reception Service, under which customers can receive their death benefit deposited directly into their bank account on the next business day after the claim was made.

TOPICS

Insurance Proceeds Quick Reception Service

We launched the Insurance Proceeds Quick Reception Service, based on customer feedback we received for the insurance benefit and claim payout process. Under this service, if a customer makes a claim at one of our contact

desks prior to 10:30am, they will be able to receive their insurance benefit deposited directly into their designated bank account on the following business day. Certain conditions apply.

Candid Thoughts from a Staff Member

I'm mainly responsible for designing administrative processes for new insurance products as well as planning and rolling out services that help improve customer convenience. The Insurance Proceeds Quick Reception Service launched in November 2012 is one such new service that I was involved with.

The impetus behind this service was a customer that had thanked us immensely for receiving their payment in such a prompt manner. This made me think that having a system of paying out a claim faster would be beneficial to a lot more of our customers.

Although our customers using this service have all had very positive experiences, I still feel there is room for improvement, as there are many places in the claims process that place a burden on the customer. Going forward, I will strive to enhance our services further to ensure that even more of our customers come away satisfied with their experience.

Working to Ensure the Prompt Payment of Insurance Claims and Benefits to Customers

Shinsuke Fujii
Claims Department





Payment History of Insurance Claims and Benefit Payments

Life insurance is predicated on mutual assistance. Purchasing life insurance allows policyholders to minimize their financial burden as they make provision for the living expenses of their surviving loved ones, as well as prepare for contingencies such as nursing care, illness, and injuries. The claims and benefits paid by insurance companies provide support for many peoples' lives.

Based on an awareness of our role in society as a life insurance company, Dai-ichi Life's aim is to become the life insurance company most highly regarded by customers, while contributing to the sustainable development of the society. In addition, we paid out approximately 1.8 trillion yen in insurance claims and benefit payments in fiscal 2012, or some 5 billion yen per day.

Number of Insurance Claim and Benefit Payments in FY2012

Total number of payments	Death / Disability / Specified disease insurance	Hospital expenses and surgical insurance
1,017,381	80,482	936,899

Amount of Insurance Claim and Benefit Payments in FY2012

Death / Disability / Specified Disease insurance claims, etc. **439.6 billion yen**

Hospital expenses and surgical insurance benefit, etc. **123.3 billion yen**

Maturity Proceeds / Living Benefits / Annuities, etc. **1,259.8 billion yen**

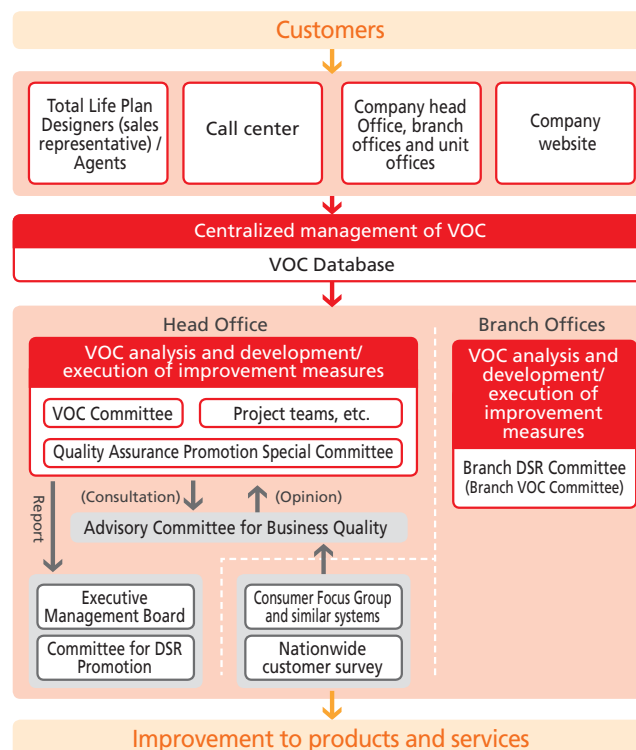
Total 1,822.8 billion yen
(About 5 billion yen per day)



Initiatives to Utilize Customer Feedback

The Dai-ichi Life Group gives the utmost priority to addressing customer complaints in a speedy manner. Our aim is to become the life insurance company most highly regarded by customers and to accomplish this by accommodating the voice of customers in every part of the insurance value chain, from the time of contract to the duration of the policy and the payout of insurance claims and benefits.

In 1992, we built a system for incorporating the customer feedback received from all over Japan into the way we manage our company and have been continually improving the system ever since. This system collects and analyzes the customer opinions received through various customer contact points, using them to improve management and operational processes. We analyze the feedback from customers at the monthly meeting of the Voice of Customers (VOC) Committee, and identify and organize problem areas. Specific improvement measures are then developed and executed by project teams, and new initiatives are reported to the Executive Management Board. When considering improvement measures, we employ a Consumer Focus Group and similar systems to collect consumer perspectives, opinions, and advice in order to further respond to our customer needs.



Aiming to Stand by your side, for life for Years to Come

Candid Thoughts from a Staff Member

All I think about at work is making the customer happy. To make customers happy, I put myself in their shoes and try my best to gather information on everything about them, from their line of work to their family and preferences. However, I need to gain the customer's trust before I can access this information. Therefore, I make it a point to visit customers in person every day to foster dialogue with them, no matter how short or simple the conversation may be. This forms my commitment to building a personal relationship with each and every customer.

That feeling of the customer really needing me is a strong motivator. I can't help but feel joy and elation whenever a customer says, "Where would I be without you, Maimi?" Moving forward, I hope to tackle challenges as only I can and help make our customers even happier.

Aspiring to be Truly Needed by the Customer

Maimi Kagawa
Nagoya Consulting Sales Center



Feedback from a Customer

Ms. Kagawa has always tried her very best to communicate with us. I wasn't really comfortable with life insurance salespersons before, but I found myself drawn to her passion and drive. It turned out she was the deciding factor. At the time, however, I had a preexisting health condition and so I was unable to enroll. After that, I thought we would fall out of touch, but she

actually dropped by almost like a family member to check on me because she was worried about my health. Her kindness drove me to get better and eventually I was able to become a policyholder.

Knowing she's in charge of my insurance needs gives me peace of mind. I look forward to working with her in the future.

Using voice of customer to Improve our Services

Candid Thoughts from a Staff Member

I'm in charge of training call center staff that handle customer phone calls. I was once in their shoes, so I've had my fair share of experiences with customers, which has included being scolded for not being able to accommodate their needs. Today, I'm using my experiences to improve service quality by training our staff to provide the right information in a speedy manner to customers and to be accommodative of customers so that they feel like calling again, if need be. Our job is to listen directly to the voice of customers. In that sense, I believe we are spokespersons that convey the opinions and requests of customers to the company. As such, I'm committed to better understanding customer needs and using this information to help Dai-ichi Life provide even better services.

Misa Kimura
Call Center Control Department

