

Social Contributions

Basic Policy

Promoting Health

Creating an
Affluent
Next-Generation
Society

Environmental
Preservation

Volunteer
Activities

Arts, Culture,
Sports, etc.

Basic Policy

We strive to build a better society and more enriched, comforting lives through our life insurance business, which is important for both its societal and public aspects. Under our management philosophy of securing social trust, we are working to contribute to the continuous development of local communities as a good corporate citizen.

We support our employees' voluntary involvement in society and undertake corporate citizenship activities using a unified approach that involves both the company and employees.

Dai-ichi Life's corporate citizenship activities focus on the following themes.

- (1) Promoting Health
- (2) Creating an Affluent Next-Generation Society
- (3) Environmental Preservation*

We aspire to provide even more value-added activities by regularly reviewing and making changes in light of society's needs and Dai-ichi Life's unique capabilities.

*Our Basic Environmental Policy forms the foundation for our environmental preservation activities.

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Promoting Health

With the sustainability of social security systems fast becoming a societal issue, the need has risen to promote the health of people and reduce the burden placed on society in order to maintain these important systems. As an insurance company, Dai-ichi Life plays a complementary role to social security and as a result, we carry out various initiatives to support health promotion and ensure customers have peace of mind and maintain good health.

Public Health Award

The Public Health Award was created in 1950, a time when health and hygiene were worsening after the war, to honor and express gratitude to those involved in improving public health and hygiene in Japan. We have presented the award each year, with additional support provided by the Ministry of Health, Labour and Welfare. In 2014, the award was presented for the 66th time, making the Public Health Award our social contribution activity with the longest history. An awards ceremony is held each autumn, and award winners receive an audience with the Emperor and Empress of Japan. The award recognizes measures that address a broad range of issues arising in conjunction with the changing times, including overseas healthcare activities, measures to address lifestyle-related illnesses, and welfare activities for the elderly and the disabled. To date, the award has been presented to 644 organizations and 331 individuals throughout Japan, for a grand total of 975 awardees.

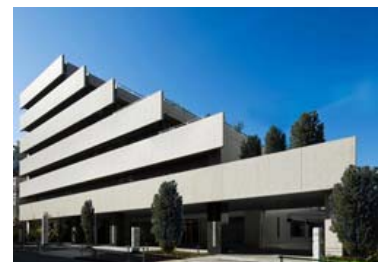


Presentation ceremony for the 65th Public Health Award

- ▣ [Learn more \(Japanese\)](#)
- ▶ [View the video \(Japanese\)](#)

The Cardiovascular Institute

Dai-ichi Life founded The Cardiovascular Institute (CVI) in 1959 for the purpose preventing, diagnosing and treating various cardiovascular diseases through medical research. CVI has continually announced countless clinical research outcomes that have contributed to the development of successful treatments, while at its attached hospital CVI employs a leading staff of medical professionals who perform cardiac catheterization procedures and cardiovascular surgeries, delivering advanced, cutting edge care. In February 2011 CVI relocated to Nishiazabu, Minato Ward in Tokyo, where it continues to deliver superior quality treatment and services thanks to the adoption of the latest, and most cutting edge medical equipment. We will continue to proactively contribute to the development of clinical medicine for cardiovascular diseases through our support of CVI.



Outside appearance of the Cardiovascular Institute

- ▣ [Link to the Cardiovascular Institute's website](#)

Efforts to promote our customers' health

Dai-ichi Life conducts a host of activities to respond to its customers, hoping to improve their health.

We provide individual customers with Medical Support Service including consultation and supply of information for health, medical, childcare and nursing care issues. Additionally, we concluded comprehensive information sharing agreements with the National Cancer Center in January 2012 and the Japanese Foundation for Cancer Research in February 2013. Furthermore, we concluded a comprehensive information dissemination agreement with the National Cerebral and Cardiovascular Center in May 2014. Through these agreements, we are able to receive the latest information on prevention with regards to the three major illnesses, or cancer, acute myocardial infarction, and stroke. We deliver educational information about various diseases, prevention methods and medical exams to our customers through seminars and the daily sales activities of Total Life Plan Designers.

For corporate customers, we have been providing healthcare information and services since 2013. This includes the Dai-ichi Life Health Support Desk service offering consultations on a wide range of topics from daily healthcare to psychological health and a Survey on Welfare Benefits reporting the results of a questionnaire on the introduction of welfare programs.

Going forward, we stand committed to providing a broad range of useful and easy-to-understand information on health promotion to our customers.



Notifications about the agreements concluded with specialized medical institutions



Health seminar for customers

Participation in the Table for Two Program

We have participated in the social contribution program run by NPO Table for Two International (TFT) since September 2013, through which we are providing a menu of healthy foods at our employee cafeteria located at the Hibiya head office in accordance with TFT guidelines. TFT is simultaneously working to improve the health of people in developing and developed countries and it makes a ¥20 donation (the cost of a school lunch in Africa) for every healthy TFT menu item eaten at the employee cafeteria.

A total of 11,617 qualifying meals have been served up to March 2014, resulting in a total of ¥232,340 being donated to purchase school lunches for African countries through TFT. We will continue our involvement in this program as part of our commitment to promoting the health of our employees and making social contributions.



Promoting Bone Marrow Bank Donor Registration and Blood Donations

As a life insurance provider, Dai-ichi Life is promoting bone marrow bank registration and blood donations under the spirit of mutual assistance embodied by the phrase, "one for all, all for one." We have promoted bone marrow bank registration since fiscal 2010 with the hope that more people in need of bone marrow transplants will be given this potentially life-saving opportunity. To encourage employees to donate, we have also established a Donor Leave Program that allocates special paid leave to cover the time needed to recover from making a bone marrow donation.

For our many years of contributions to blood donation drives, we received a letter of appreciation from the Governor of Tokyo in fiscal 2011 and the Minister of Health, Labour and Welfare in fiscal 2012.

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○ Creating an Affluent Next-Generation Society

Dai-ichi Life works to solve the problem of children being wait-listed for daycare/nursery centers as one of the issues in tackling the declining birthrate and to promote finance and insurance education among members of future generations, in an effort to create an affluent society for the next generation, in which everyone can enjoy a comfortable life.

Initiatives to eliminate the issue of waitlisted children at daycare/nursery centers

Since 2011, we have been working to attract daycare/nursery centers to open in many of the real estate properties we own as an institutional investor through a partnership with daycare operators JP Holdings and Poppins Co., Ltd., which represents the first of initiative of its kind in Japan (per research conducted by Dai-ichi Life) aimed at solving the increasing number of waitlisted children at daycare/nursery centers. This initiative requires more efforts than typical tenant attraction activities because of the need for discussions with the local government and daycare operator, ensuring legal requirements are met in terms of facilities, carrying out the necessary safety improvements, and giving consideration to existing tenants. Nevertheless, we have persisted with our efforts and as of July 31, 2014 we have attracted a total of 10 daycare/nursery centers to open at our real estate properties (see the table below).

In March 2014, some 190 financial institutions that are party to the Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century), established by voluntary efforts of financial institutions and led by the Ministry of the Environment, selected Dai-ichi Life for its good practices in the field two years running in fiscal 2012 and fiscal 2013. Our goal is to help open daycare/nursery centers that will accommodate up to 2,500 children, or about 10% of the waitlisted children in Japan.

Number of daycare/nursery centers attracted (As of July 31, 2014)

Property Name	Location	Center's Name	Max. number of children accepted
Makuhari Techno Garden	Chiba City, Chiba Prefecture	ASK Kaihin Makuhari Daycare	59
Nakano Honcho Dai-ichi Life Bldg	Nakano-ku, Tokyo	Daycare Baby Salon Shin-Nakano	30
Omori Bellport Bldg E	Shinagawa-ku, Tokyo	ASK Minami Oi Daycare	70
Shin-Koenji Dai-ichi Life Bldg	Suginami-ku, Tokyo	Pinocchio Preschool Shin-Koenji	28
Tabata Asuka Tower	Kita-ku, Tokyo	Poppins Nursery School Tabata	40
Tokyo Square Garden	Chuo-ku, Tokyo	Kids Square Tokyo Square Garden	30
Nerima Sakuradai Branch	Nerima-ku, Tokyo	Poppins Nursing Mama Room Sakuradai	15
Kobe Tarumi Branch	Kobe City, Hyogo Prefecture	Sora Branch, Takeno Nursery School, Social Welfare Corporation Yokokai	20
Dai-ichi Life Mitaka Bldg	Mitaka City, Tokyo	Poppins Nursery School Mitaka-Minami	70
Dai-ichi Life Yurigaoka Bldg	Kawasaki City, Kanagawa Prefecture	Poppins Nursery School Yurigaoka	60
Total			422



Poppins Nursery School Yurigaoka
in Dai-ichi Life Yurigaoka Bldg

The Dai-ichi Life Foundation

The Dai-ichi Life Foundation was established in April 2013 through the merger of three general incorporated foundations—namely, Toshi No Shikumi To Kurashi Kenkyusho [The Research Institute of City and Life Structures], Chiiki Shakai Kenkyusho [The Research Institute of Local Communities], and Shisei Kenkyusho [The Japan Institute of Human Posture Research]. The foundation conducts survey research, makes proposals, and provides aid, and publishes a newsletter to realize a healthy and livable society in an aging society with a falling birth rate, for the purpose of helping to create an affluent next-generation society. Through these efforts the foundation contributes to the further advancement of public interests.

In April 2013, it began subsidizing newly established daycare/nursery centers and certified daycare/nursery centers as a measure to address the many children being waitlisted, which is a pressing social issue. In fiscal 2013, its first year of the program, the Dai-ichi Life Foundation provided ¥30 million in subsidies to 35 different daycare/nursery centers.

Going forward, the foundation not only hopes to reduce the number of waitlisted children through its subsidies to new daycare/nursery centers and certified daycare/nursery centers for the purchase of play and exercise equipment and musical instruments, among other items, but also will contribute to the improved quality of daycare through assistance to facilities that are working diligently and seriously toward developing a sound environment for children.

▶ [Link to the Dai-ichi Life Foundation's website \(Japanese\)](#)



Play equipment purchased with grant money



First Presentation Ceremony for projects as measures to reduce numbers of waiting children and support daycare/nursing centers

Support for consumer education and finance and insurance education through Life Cycle Game II: Recommending a Total Life Plan

In 2012, the Company created Life Cycle Game II: Recommending a Total Life Plan. This is a consumer education tool that helps players learn about life risks and informs them about necessary preparation and consumer contracts through the enjoyment of a sugoroku-style game (sugoroku is the Japanese version of Parcheesi). The game was awarded the 8th Educational Material Merit Award, sponsored by the National Institute on Consumer Education, making Dai-ichi Life the first winner among financial institutions.

This learning material is provided for free through our website, and through April 2014 applications for approximately 11,000 sets had been received from schools, consumer service centers, government offices and other facilities. Dai-ichi Life employees visit schools, consumer service centers, companies, among other locations, and provide classes and training using the learning material (47 times for 1,658 participants in fiscal 2013), and help promote consumer as well as finance and insurance education in schools, communities and companies.

▶ Receive an application for Life Cycle Game II: Recommending a Total Life Plan (Japanese)

 Information about Dai-ichi Life's outreach and training programs (967KB, Japanese)



An outreach class at a junior high school

Joint research through industry-academia partnerships

Dai-ichi Life has been working alongside Hitotsubashi University since 2007 on joint research projects involving industry-academia collaboration.

In addition, we have been providing a scholarship for mathematics to Rikkyo University's Department of Mathematics and Graduate School of Science – Field of Study: Mathematics since 2009.

The Foundation for the Advancement of Life & Insurance Around the world (FALIA)

This foundation was established in 1970 as The Foundation for the Advancement of Life Insurance in Asia, for the purpose of contributing to the development of life insurance business in the Asia region. The name was later changed to the current name given the rising number of people participating in research and seminars from outside the Asia region.

The foundation sponsors research and seminars involving insurance business officials from Japan and around the world, with a total of 3,420 taking part in domestic research and more than 5,000 participating in overseas seminars as of March 31, 2014. The foundation has also started a new essay prize for international students from developing countries who are studying in Japan as part of its efforts to develop and educate human resources involved in insurance administration and business operations. Moving forward, the foundation stands committed to furthering the development of the insurance business.

▶ [Link to the FALIA's website](#)



Domestic training

Internships for Teachers and High School Students

We accept high school student internships to foster the early development of a view toward career and work, and we are involved in a training program sponsored by the Japan Institute for Social and Economic Affairs. Through these initiatives, we are supporting the development and education of the youth that will be the leaders of Japan's tomorrow.



Konan High School in Kagoshima
Workplace experience and learning

Seminars on consumer issues

We have organized seminars on consumer issues since 1985 with the purpose of gathering experts in specialized fields to discuss ways in which companies work with consumers and approaches to customer-centric management. Details of discussions are published and provided to consumer centers and consumer groups throughout Japan. In March 2013, we published *Consumer Society and the Role of Companies and Consumers*, compiling discussions from the 12th seminar. This latest publication has received a very positive response.



Yellow Badge program

The program of giving so-called Yellow Badges along with traffic accident insurance to children entering elementary schools began in 1965 to help prevent such accidents. Dai-ichi Life joined the program in 2003, and it is currently being operated by Mizuho Financial Group, Sompo Japan Nipponkoa Insurance, Meiji Yasuda Life and Dai-ichi Life.

By 2014, the 50th time the program was held, around 1.12 million children were presented with Yellow Badges, bringing the cumulative total of recipients to 61.11 million.



50th Yellow Badge Presentation Ceremony
Traffic safety class

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Environmental Preservation

Dai-ichi Life supports development of urban greenery and sustainable communities to facilitate safe and healthy living by contributing to the environmental conservation of local communities and global environmental protection.

The Green Environmental Design Award

The Green Environmental Design Award was created in 1990 with the aims of supporting the creation of urban environments with abundant greenery, providing people who live in urban areas a chance to come in contact with nature, and encouraging community development. The award is presented to outstanding environmental designs submitted from around the country, and provides a grant to carry out the award-winning plan. In 2009, standards for evaluating plans that actively incorporate the green-belt functions necessary for harmony between urban and natural environments were adopted in order to enhance environmental support. Since the award was established, green spaces have been created at 144 locations in 39 prefectures nationwide, including schools, medical and welfare institutions, shopping districts, and areas in front of train stations.

[Learn more \(Japanese\)](#)



23rd Green Environmental Design Award
Minister of Land, Infrastructure Transport
and Tourism Prize
Houtoku Kindergarten

Green City Award

This award is presented to outstanding organizations including citizen groups and private- and public-sector groups who are actively involved in activities aimed at "greening" public spaces with trees, flowers, and water features, improving local scenery, revitalizing regional communities, and nurturing young people, and whose contributions to the improvement of the environment and society have yielded positive outcomes. It was established in 1981 with the aim of creating comfortable and earth-friendly living environments by promoting and conserving green spaces in broad urban areas. Four prizes are awarded: The Prime Minister Prize, The Minister of Land, Infrastructure, Transport and Tourism Prize, The Chairman of the Organization for Landscape and Urban Green Infrastructure Prize, and the Encouragement Prize. The winners of each prize are selected from all applicants.

[Learn more \(Japanese\)](#)



33rd Green City Award
The Minister of Land, Infrastructure
and Transport and Tourism Prize
Kofudai Flower and Greenery Association
Kofudai Garden

Ecocap Campaign

As part of its environmental education activities, we together with our customers are involved in the Ecocap Campaign at our business sites nationwide in Japan. This initiative, which was launched at certain business sites and branch offices in fiscal 2005, is now being spread nationwide. As of March 31, 2014, we had collected a total of 90 million bottle caps, which have been used to fund donations for vaccines for approximately 105,000 people through the Ecocap Movement.

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Volunteer Activities

As members of their local communities, Dai-ichi Life employees from Japan and abroad take part in various forms of social contribution activities.

Volunteer Activities in Japan

Employees of Dai-ichi Life across Japan voluntarily contribute to local communities through ways such as cleaning, charity bazaars and fund-raising.

To assist and promote the contribution of employees to their local communities, we have introduced the Matching Gift Program, in which the company adds a certain amount to the funds raised by its employees through donations or sales when they donate the funds to organizations. Dai-ichi Life also introduced the Action Gift Program in 2010, in which it contributes a certain amount to activities that do not directly result in donations, such as community cleanups, with the amount donated depending on the number of participants in each activity.

Example from the Agency Sales Promotion Department

The Agency Sales Promotion Department started a joint social contribution activity project with a business partner in fiscal 2013. So far both companies have planned and carried out a number of activities, including collection of ecocaps, neighborhood cleanups, CPR certification, and support for the disaster-affected areas from Japan's 2011 earthquake and tsunami. These volunteer activities have not only served to make a difference in the community, but also has brought the two companies closer together.



Creating corsages to give to elementary school students in disaster-affected areas

Example from the Ota Branch Office

The Ota Branch Office, which until now had continually carried out neighborhood cleanups and other volunteer activities closely rooted in the local community, created a project team for social contribution activities as part of initiatives to celebrate its 25th anniversary as a branch in fiscal 2013.

This team is helping to take initiatives to the next level.

Employees work together to focus on sustained activities that benefit the local community, such as regularly supporting welfare facilities for children and volunteering for traffic safety efforts.



Presenting gifts to welfare facilities for children

Example from the Tokyo Branch Office

The Tokyo Branch Office's activities involve not only employees but also customers and the local community, spanning from the collection of ecocaps and stamps to a charity bazaar, among others.

A charity bazaar was held after meeting with donation recipients in advance to set goals for the type of donations to make. Based on these specific goals, preparations and sales were made in a systematic fashion, which helped generate sales that exceeded the target.



A charity bazaar

Ongoing Support for Disaster-affected Areas

Dai-ichi Life continues to support those areas affected by the Great East Japan Earthquake. From 2011 to 2012 we provided support to aquaculture industries in the Karakuwa district of Sendai City in Miyagi Prefecture, with a total of 140 employees taking part during this time. In 2013, we were involved in the Fukushima Organic Cotton Project, which aims to create a new agricultural industry in Fukushima Prefecture, and 63 employees helped weed fields and harvest the cotton. In addition to activities locally, we held promotional events at our head office to promote sales of products made in the disaster-affected areas.



Fukushima Organic Cotton Project

Activities at Group companies

- ▶ Initiatives at Group companies

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VOCA Exhibition and Dai-ichi Life Gallery

Dai-ichi Life has been assisting the Vision of Contemporary Art (VOCA) Exhibition at the Ueno Royal Museum since its premiere in 1994 to help foster and support young artists under the age of 40 who have a bright international future in the field of two-dimensional arts.

Previous exhibitors have included Miran Fukuda, Miwa Yanagi, and Mika Ninagawa, making this initiative a gateway to success for up-and-coming young artists in recent years. The 21st VOCA Exhibition in 2014 featured the works of 33 young artists from across Japan and particularly excellent works were presented with an award.

Dai-ichi Life not only sponsors the exhibit each year, but it also stores the works of VOCA Award and VOCA Honorable Mention prizewinners and regularly exhibits them in the first floor lobby of its Hibiya Head Office and at the Dai-ichi Life Gallery (also at the Hibiya Head Office). In addition, the Dai-ichi Life Gallery provides continual assistance to prizewinners by exhibiting their individual works and providing a place for prizewinners to introduce their artistic activities after winning the award.

Such activities were recognized and in 2000 the Company received the Japan Mécénat Award from the Association for Corporate Support of the Arts, which honors companies and foundations that contribute significantly to the promotion of arts and culture.

Learn more (Japanese)



VOCA 2014 VOCA Award
Monookuri
By Nozomi Tanaka



Dai-ichi Life Gallery

Supporting NPO Triton Arts Network (TAN)

In 1952, Dai-ichi Seimei Hall, which was used as a meeting place within the Dai-ichi Life head office, was opened up to the public and began to host a variety of musical recitals, theatrical performances and Rakugo comedies as one of the first private-sector halls for rent in Japan. In this manner, the hall greatly contributed to cultural promotion and advancement in post-war Japan. In 1989, the hall was closed for restoration and remodeling work after 37 years of hosting audiences. In 2001, the hall reopened in Harumi, Tokyo.

Dai-ichi Life established the NPO Triton Arts Network (TAN) to restore the Dai-ichi Seimei Hall, aiming to promote community-oriented art activities by supporting TAN. In addition to performances held at the hall, TAN has been steadily expanding community-based music-oriented activities such as outreach for delivering quality music to people at schools and welfare institutions who have not had the opportunity to visit the hall frequently. The activities of TAN have been supported by individual and corporate members, civic supporters, and company volunteers from an early stage, helping to spread musical activities closely rooted in the local community. Such initiatives were recognized, and in 2009 Dai-ichi Life received the Japan Mécénat Award at the Mécénat Awards sponsored by the Association for Corporate Support of the Arts.

Link to the Triton Arts Network website

Link to the Dai-ichi Seimei Hall website (Japanese)



Dai-ichi Seimei Hall



Dai-ichi Seimei Hall (exterior)

Dai-ichi Life National Tennis Competition for Elementary School Students

Dai-ichi Life sponsored the very first competition held in 1983 and provided its clay tennis courts located in Sengawa, Tokyo as the event venue, based on its shared belief with the Japan Tennis Association in the importance of strengthening athletes from a young age in order to develop the international starts of tomorrow. The year 2014 marked the 32nd time this competition was held, and over the years it has produced some of Japan's most famous tennis stars, including Naoko Sawamatsu, Ai Sugiyama, Kei Nishikori, and Go Soeda. In recognition of this long-standing competition, in 2014 we received our third Special Corporation Prize from the Japan Tennis Association.



31st Dai-ichi Life National Tennis Competition for Elementary School Students

Public Policy Recommendations

Dai-ichi Life issues recommendations for various public policy challenges through economic and other organizations in order to contribute to the development of Japan's economy and an improved standard of living. Specifically, some of Dai-ichi Life's executive officers serve on the board of the Japan Business Federation and are also involved in many of its committees. Through this presence, we are helping find solutions to various policy issues, such as the sustainability of social security and measures against the declining birthrate.

The Tsuneta Yano Memorial Society

This foundation was established in 1953 to honor the achievements of Mr. Tsuneta Yano, the founder of Dai-ichi Life. The foundation carries out various public interest projects, including spreading and raising awareness about statistics through the publication of Japan Statistics and World Statistics, the promotion and subsidizing of academic research, a scholarship program, and administration of an award for agricultural promotion (the Yano Award).

Link to the Tsuneta Yano Memorial Society (Japanese)



Japan Statistics (cover)



World Statistics (cover)

The Environment

Basic Policy	Environmental Medium-Term Plan and Environmental Accounting	Prevention of Global Warming	Helping Create a Recycling-Conscious Society	Environmental Protection and Environmental Management
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Basic Policy

In order to promote our DSR management, Dai-ichi Life has established its Basic Environmental Policy, where all executives and employees are working together to protect the environment, aiming to help achieve social and economic development, harmony with the global environment, and the building of a sustainable society.

Basic Environmental Policy

Basic Policy

As a member of society, Dai-ichi Life considers protection of the local and global environment and building of a recycling-oriented society, based on its basic management policy of Securing Social Trust, to be part of the Company's social responsibility, and works to continually protect the environment on a daily basis in accordance with the following action guidelines.

Action Guidelines

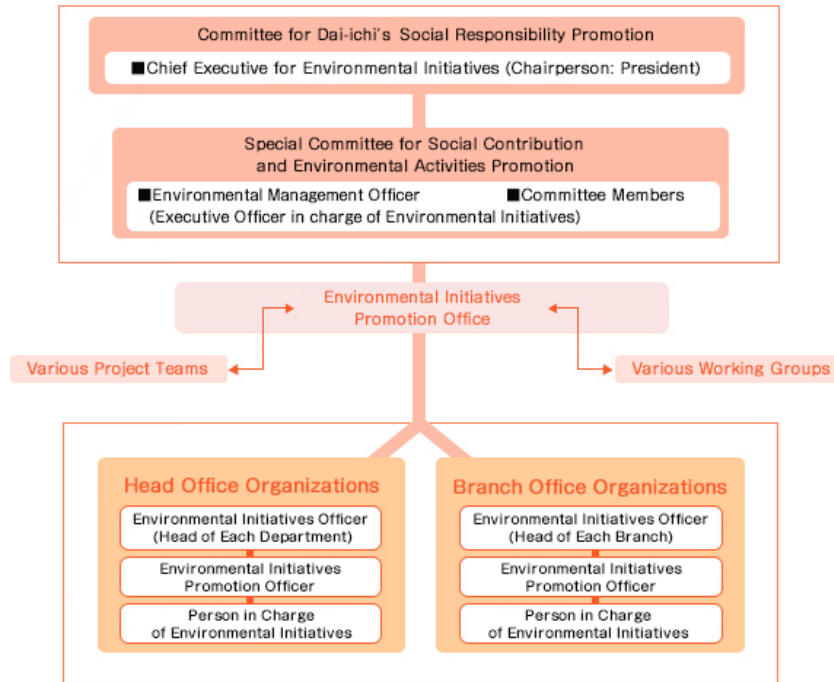
- 1** Implementation of environmentally conscious activities in life insurance businesses
We are committed to being environmentally conscious at all times, following charters, agreements, and guidelines that Dai-ichi Life has agreed to as well as laws and regulations related to environmental preservation in our business activities.
- 2** Reduction of environmental impact from business activities
We are committed to promoting resource conservation, energy conservation, resource recycling, and green procurement in reducing environmental impacts resulting from resources used, energy consumption, and waste generated in our business activities.
- 3** Promotion of activities that raise environmental awareness
We will help raise awareness of environmental issues among our officers and employees alike through comprehensive implementation of these action guidelines, as well as by making wide-ranging social contributions through our commitment to activities that raise environmental awareness, such as providing donations and support for environmental preservation activities.
- 4** Promotion of sustainable environmental improvement
We are committed to developing rationales and goals for all environmental initiatives, as well as examining and proactively disclosing results of these initiatives along with their approach and progress status in addressing environmental improvement on a continual basis.

These guidelines are disseminated internally as well as disclosed publically.

Promotion Framework

In order to promote our Basic Environmental Policy for continued environmental conservation and improvement, the President and Representative Director has been appointed as the chief executive of the company's environmental initiatives and the following promotion framework has been adopted:

This framework includes the Special Committee for Social Contribution and Environmental Activities Promotion chaired by the Environmental Management Officer appointed by the President and established as a subcommittee under the Committee for Dai-ichi's Social Responsibility Promotion, consisting of executive officers as members. This committee deliberates on important topics pertaining to the promotion of environmental initiatives for the company as a whole. Subsequently, in promoting the approved initiatives by the committee, various policies are implemented across offices by the Environmental Initiatives Promotion Office in collaboration with relevant project teams and working groups. In addition, environmental CSA (control self-assessment) has been adopted throughout the Group, and environmental audits are regularly conducted for each department in accordance with the Group's unique criteria.



The Environment

Basic Policy	Environmental Medium-Term Plan and Environmental Accounting	Prevention of Global Warming	Helping Create a Recycling-Conscious Society	Environmental Protection and Environmental Management
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Environmental Medium-Term Plan, Environmental Accounting

Implementation of the 2013-2015 Medium-Term Environmental Effort Plan

The Dai-ichi Life is implementing the 2013-2015 Medium-Term Environmental Effort Plan in an aim to become a global insurance group that contributes to the creation of a sustainable society over the medium to long-term.

The plan incorporates numerical targets and qualitative targets based on indicators including Efforts to Prevent Global Warming (Energy Saving) and Efforts to Build a Recyclable Society (Resource Saving), Corporate Efforts for Environmental Protection, and Establishment of Environment Management Promotion System.

Medium-Term Environmental Effort Plan

Targets			Target setting	Target value
Energy saving	CO ₂ emissions	tons-CO ₂	6% reduction compared to fiscal 2009	157,920
	Electricity use	1,000 kWh	6% reduction compared to fiscal 2009	309,166
Resource saving	Total paper usage	tons	30% reduction compared to fiscal 2009	8,851
	General waste output*	tons	10% reduction compared to fiscal 2012	189
	Green procurement		Maintain 80%	Over 80%

*For three business locations: Hibiya Head Office, Toyosu Head Office, and Fuchu Office

Targets		Specific initiatives
Environmental protection	Promoting environmental consideration in asset management	<ul style="list-style-type: none"> Actively studying environmental finance Continually reviewing the future vision for SRI funds Introducing high-efficiency equipment in accordance with the Medium to Long-Term Real Estate Conservation Plan
	Supporting the preservation of biodiversity	<ul style="list-style-type: none"> Fundamental review of the Green Environmental Design Award Contributing to forest conservation organizations using the matching gift system Promoting the activities of volunteer employees
	Promoting environmental initiatives through the supply chain	<ul style="list-style-type: none"> Establishing Group purchase standards for suppliers Requesting some of our suppliers to adopt the Group's Green procurement standard
Environmental management	Deployment to Group companies	<ul style="list-style-type: none"> Assessing and disclosing the environmental load of domestic Group companies Assessing and disclosing the environmental load of overseas Group companies
	Assessing and disclosing the quantity of indirect CO ₂ emissions	<ul style="list-style-type: none"> Assessing and disclosing the quantity of CO₂ emissions from commuting and business trips Considering the expanding the scope of items for assessment and disclosure
	Improving external evaluations	<ul style="list-style-type: none"> Deciding whether to sign international initiatives Strengthening initiatives to adopt environmental indices Expanding the scope of environmental disclosure items
	Employee awareness activities	<ul style="list-style-type: none"> Establishment of an Environmental Initiatives Month Improving employee awareness through training

Environmental accounting initiatives

In the promotion of environmental management at the Dai-ichi Life Group, we work to accurately understand and analyze the amount of investments relating to environmental protection and the related costs, and to implement the plan-do-check-action (PDCA) cycle on the return on investment and cost-effectiveness as we promote environmental accounting that is reflected in corporate management.

Status of environmental accounting

Classification ^{※1}		Environmental preservation costs (millions of yen)					
		fiscal 2013		fiscal 2012		fiscal 2011	
		Investment amount ^{※2,3}	Costs ^{※2,3}	Investment amount ^{※2,3}	Costs ^{※2,3}	Investment amount ^{※2,3}	Costs ^{※2,3}
1. Energy Saving	<ul style="list-style-type: none"> Updating and adopting inverters for air conditioning Purchasing green power certification Using a power consumption management system Updating servers (conserve energy by using fewer units)^{※3} 	686	12	1,530	8	909	8
2. Resource Saving	<ul style="list-style-type: none"> Promoting the recycling of sensitive documents and forms Properly disposing of general and industrial waste Promoting the recycling of IT equipment 	0	101	0	100	0	104
3. Environmental Protection	<ul style="list-style-type: none"> Supporting and contributing to the preservation of biodiversity 	0	55	0	44	0	40
4. Environmental management	<ul style="list-style-type: none"> Disclosing environmental information 	0	5	0	20	0	1
Total		686	173	1,530	172	909	153

※1 Classifications are based on "the Environmental Medium-Term Initiative Plan" of Dai-ichi Life Insurance.

※2 The target is in principle The Dai-ichi Life Insurance Company, Limited (entity). However, the amount of investment as well as waste disposal and recycling costs include only those from Hibiya Head Office, Toyosu Head office, Shin-oi Office, and Fuchu Office.

※3 The amount of investment for replacing servers (energy conservation through reduced number of servers) is proportionally distributed from the total investment amount based on factors such as the purpose of use and number of man hours.

The Environment

Basic Policy	Environmental Medium-Term Plan and Environmental Accounting	Prevention of Global Warming	Helping Create a Recycling-Conscious Society	Environmental Protection and Environmental Management
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Prevention of Global Warming

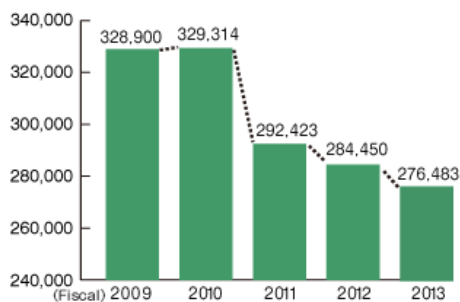
Dai-ichi Life is working to reduce its greenhouse gas emissions by cutting back on the energy it uses during its business activities in order to help prevent global warming. Following our Medium Term Environmental Effort Plan for fiscal 2013 to fiscal 2015, we are making steady progress toward our goal of further reducing greenhouse gas emissions.

Initiatives to Reduce Power Consumption and CO₂ Emissions

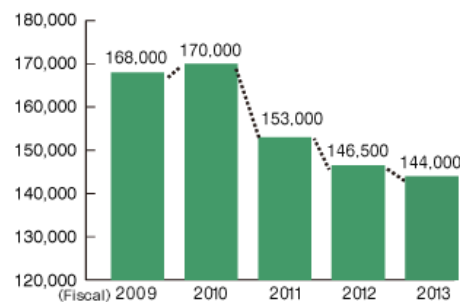
We have made facilities more energy efficient by switching to high efficiency air conditioners and lighting and promoting energy conservation efforts at the employee level through our Warm Biz and Cool Biz dress codes. As a result, in fiscal 2013 we were able to reduce power consumption by 2.8% year on year and our CO₂ emissions by 1.7% year on year.

Energy Usage and CO₂ Emissions

Energy Usage (thousands of kWh)



CO₂ Emissions (tons of CO₂)



* Calculated based on the Act on the Rational Use of Energy Article 7 Item 3. Numbers indicate total energy consumption by properties in which we have invested, properties which we operate, and public welfare properties. Emissions volumes for each fiscal year were recalculated using the fiscal 2009 coefficient.

	Response by executives and employees	Facility improvements at offices
Measures	<ul style="list-style-type: none"> Conserve electricity of office equipment Use more moderate temperature settings for heating and cooling Make rules aware to all for managing work to avoid overtime Turn off lights in meeting rooms, bathrooms and staff kitchens when not in use Turn off all/most lights during lunch hour Turn off most lights between 12 to 1pm and after 7:30pm (Fuchu Office) 	【Hibiya Head Office】 <ul style="list-style-type: none"> Installed people detection sensors for bathroom lighting Installed inverter-driven turbo chillers Replaced parking lot lighting Replaced electric motor drive of air-conditioning units and fans Installed inverter-driven air-conditioning unit in underground computer room Installation of central monitoring equipment
		【Fuchu Office】 <ul style="list-style-type: none"> Changed power supply system facilities Installed energy efficient vending machines Moderated temperature settings in computer room Reduced number of servers and uninterruptible power-supply systems by replacing with different models

<Matters required for disclosure by businesses that are party to the Greenhouse Gas Measures Reporting System under the Tokyo Metropolitan Ordinance on Environmental Preservation>

■ Tokyo Metropolitan Government Bureau of Environment "List of Businesses and Published Data Search Results from Reports" (Japanese)

Real Estate Investment Considerate of the Environment

With some 272 investment properties located nationwide in Japan (as of March 31, 2014), Dai-ichi Life is working to conserve energy from both the hard and soft aspects of these buildings. In terms of hardware, we strive to improve environmental performance by installing high efficiency equipment whenever buildings are constructed, remodeled or rebuilt, and we are committed to building greenery efforts as well. Additionally, in terms of the soft aspects, or daily property management, we work side by side with The Dai-ichi Building Co., Ltd. and other property management firms to continually make improvements and increase energy conservation performance.

Energy Conservation Measures at Investment Properties

Performance data for the common use spaces of the 118 properties managed by The Dai-ichi Building Co., Ltd. are presented below.

	Energy Usage (kWh)	Gas Usage (m ³)	Cold and Hot Water Usage (MJ)	CO ₂ Emissions (tons of CO ₂)
Fiscal 2007	69,462,350	2,848,516	37,108,100	34,950
Fiscal 2008	65,487,758	2,271,968	36,075,800	32,066
Fiscal 2009	61,724,716	1,946,962	32,991,000	29,728
Fiscal 2010	61,142,743	2,020,680	31,623,194	29,602
Fiscal 2011	55,036,483	1,944,162	26,945,040	26,852
Fiscal 2012	51,351,722	1,925,106	25,129,778	25,307
Fiscal 2013	51,717,715	1,903,953	27,427,450	25,518
Fiscal 2007-2013 Ratio of reduction	25.5%	33.2%	26.1%	27.0%

Example of Tokyo Square Garden (completed March 2013)

We are helping to roll out the latest technologies to protect the environment in various facets with an eye on the future and we created a green space of approximately 3,000 m² called Kyobashi no Oka to help reduce the urban heat island effect. The Kyobashi Environment Station was also placed in the building as an advanced initiative to promote energy conservation in the area as a whole. It presents information on area energy management and environmental technologies.

This building construction project was selected by the Ministry of Land, Infrastructure Transport and Tourism as a leading housing/building project in CO₂ control, and also has been recognized by many organizations. (See table below)



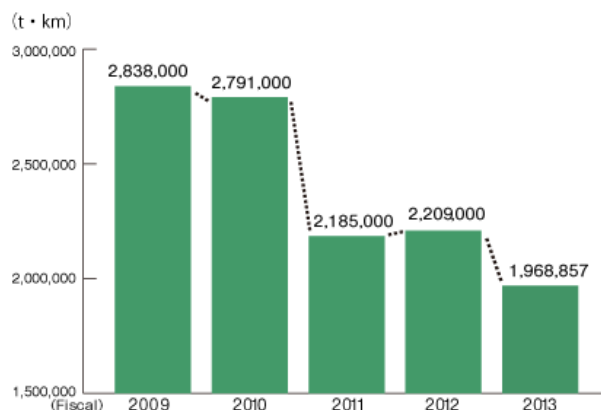
Tokyo Square Garden (Chuo-ku, Tokyo)

■ Main Awards Received for Environmental Measures

Fiscal Year	Building Name	Award or commendation	Awarded by
2011	Harumi Triton Square	Certified as Quasi-Top Level Facility by the Tokyo Metropolitan Government's Top Level Facilities for Global Warming Measures Program	Tokyo Metropolitan Government
	Tokyo Square Garden	Selected as one of the top 30 low carbon buildings in Tokyo	Tokyo Metropolitan Government
	Toyosu Cubic Garden	Received New Office Promotion Award at the 24th Nikkei New Office Awards	Nikkei, Inc. New Office Promotion Association Others
	Shin-Oi Office	Received S-rank(highest ranking) under CASBEE	
2012	Art Village Osaki Central Tower	Top-level place of business (place of business recognized for outstanding countermeasures taken against global warming) as based on the Tokyo Metropolitan Ordinance on Environmental Preservation)	Tokyo Metropolitan Government
	Toyosu Cubic Garden	Received the 53rd BCS Award	Japan Federation of Construction Contractors
	Tokyo Square Garden	Received Platinum rank (highest ranking) under DBJ Green Building certification	The Development Bank of Japan
2013	Shin-Oi Office	Received the 54th BCS Award	Japan Federation of Construction Contractors
		Received First Prize in the General Architecture Category in the 56th Kanagawa Prefecture Architecture Competition	Kanagawa Prefecture
		Received the Chairman's Award in the Rooftop Greenery Category in the 12th Rooftop, Wall and Special Greenery Technology Competition	Organization for Landscape and Urban Green Infrastructure
		Received Honorary Mention from the Judges Committee in the Office Architecture Category at the 5th Sustainable Architecture Awards	Institute for Building Environment and Energy Conservation
	Toyosu Cubic Garden	Received the Executive Director's Award in the Rooftop Greenery Category in the 12th Rooftop, Wall and Special Greenery Technology Competition	Organization for Landscape and Urban Green Infrastructure
		Received Honorary Mention from the Judges Committee in the Office Architecture Category at the 5th Sustainable Architecture Awards	Institute for Building Environment and Energy Conservation
	Lease condominiums 「PATH」	Received First Prize in the Collective Housing Category of the 39th Tokyo Architecture Awards	Tokyo Association of Architectural Firms

Reducing Distribution Energy

Dai-ichi Life not only uses energy at its real estate properties, but also consumes a large amount of energy from the daily shipment of contracts, manuals, applications, invoices and customer notifications between its nationwide network of offices. As part of our measures to prevent global warming, starting in fiscal 2010 we examined both energy usage and cost of distribution between our offices, changed our in-house distribution operations (changed the size of shipping boxes and reduced distribution volume) and decoupled our parcel depots.



Use of Renewable Energy

Dai-ichi Life has installed small photovoltaic power generation systems at certain business offices (Toyosu Head Office and Shin-Oi Office, etc.) and investment properties (Tokyo Square Garden, etc.) on a trial basis. Solar power generated from these systems is being used to power these offices.

Water Conservation Initiatives

We closely monitor water usage at our primary business offices, including the Hibiya Head Office, Toyosu Head Office and Shin-Oi Office. We are also working to continually reduce water usage at these business offices by installing water conservation equipment. At the same time, these business offices are also actively making use of reclaimed water.

	(Tons)					
	Fiscal 2011		Fiscal 2012		Fiscal 2013	
	Total usage	(Reclaimed water)	Total usage	(Reclaimed water)	Total usage	(Reclaimed water)
Hibiya	60,292	22,575	64,680	21,627	66,881	17,923
Toyosu	41,817	15,590	63,239	21,844	69,211	23,833
Shin-Oi	12,700	3,492	19,289	8,448	22,350	8,911

*1 Data indicates usage for the entire building in which our offices are a tenant.

*2 The Shin-Oi Office began full-scale operations in December 2011.

The Environment

Basic Policy	Environmental Medium-Term Plan and Environmental Accounting	Prevention of Global Warming	Helping Create a Recycling-Conscious Society	Environmental Protection and Environmental Management
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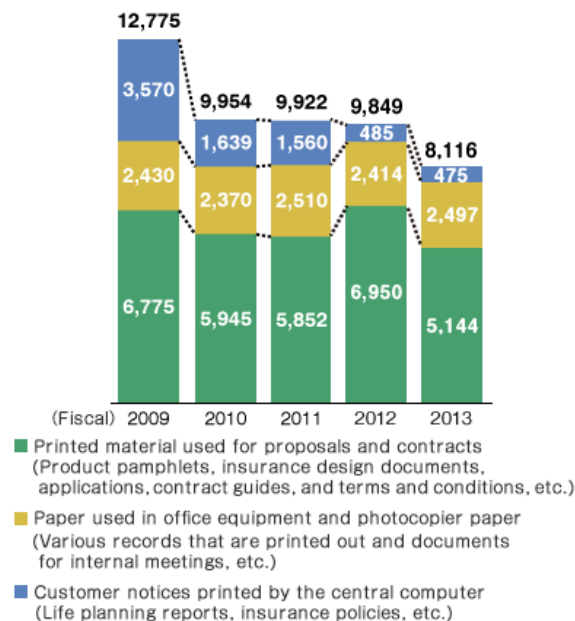
Helping Create a Recycling-Conscious Society

Dai-ichi Life uses a large amount of paper and other resources in its business activities. This is why we are working from every level of the company, from each individual employee to the entire company's organization, to reduce paper usage, increase the amount of recycled paper used, promote the green procurement of office consumables, and encourage recycling of waste products, as part of our broader effort to conserve resources.

Measures to Reduce Paper Usage

Dai-ichi Life consumes a large amount of paper to send out various notices to its customers. We were able to reduce total company-wide paper usage in fiscal 2013 by 1,733 tons compared to fiscal 2012 by promoting the digitization of printed materials. We stand committed to further reducing our paper usage as we move forward.

Paper Usage Trends (tons)



Measures to Reduce Paper Usage in Office Equipment

Since fiscal 2009 we have stepped up our company-wide efforts to reduce the amount of paper used in office equipment and photocopier paper. Specific measures include voluntary efforts from employees, such as utilizing projectors at executive and employee meetings, reducing meeting handouts, and using double-sided and 2-in-1 printing, as well as the digitization of administrative processes.

■ Efforts to Reduce Printing

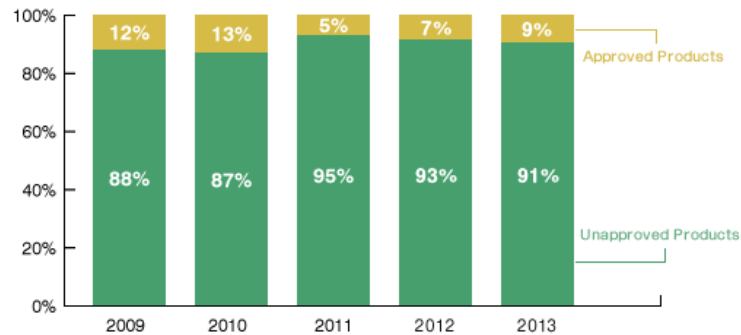
Brochures and other printed materials for customers and documents for internal use that make up approximately 60% of paper used in the entire company have been combined or eliminated and policy provisions have been replaced with electronic documents since fiscal 2008.

Fiscal		Results
2008	Promoted elimination, consolidation and digitization of customer notices	We promoted the elimination, consolidation and digitization of customer notices after evaluating volume, and in fiscal 2008 we took steps to significantly reduce the types of distributed material.
2008	Revised the policy conditions provided during the term of the policy	We began creating customized policy conditions that are provided to customers during the term of their policy. This enabled us to reduce the average paper usage per policy by some 240 pages.
2009	Changed policy conditions provided at the time of application to a CD-ROM format	Starting in October 2009 we began providing policy conditions provided at the time of application in a CD-ROM format. This helped us to greatly reduce the number of pages in our guide on policy terms and conditions provided to policyholders.
2010	Measures aimed at reducing Mailbox File printouts	Starting in fiscal 2010 we changed the types of Mailbox File records, which helped us reduce paper used in office equipment by about 14.4 million sheets per year.
2011 to 2012	We began using thinner environmentally friendly paper and took measures to reduce excessive inventory of printed materials.	We reduced paper usage by our product pamphlets by 808 tons compared to the previous year by switching to thinner paper.
2013 onward	We switched the paper used for our insurance design documents from specialized paper to all-purpose paper.	We reduced paper usage by 1,733 tons compared to the previous year by reducing inventory through cutbacks in types of specialized paper and by reducing the unit weight of paper through the switch to all-purpose paper.

■ Promoting Green Procurement

We have been promoting green procurement, which prioritizes purchases of products with less of an impact on the environment, since fiscal 2009. We have established Green Procurement Guidelines and office consumables that conform to these green purchasing standards must be purchased through our in-house procurement system.

Green Procurement Rate



*Cost comparison of products purchased through our in-house procurement system.

Promoting Paper Recycling

We are committed to reducing our impact on the environment by making efforts to reduce paper usage and recycling certain paper waste. Each of our offices collects paper waste and sends it to the head office for processing. All of this paper is in turn sent to a paper company to be chemically dissolved for reuse in cardboard and toilet paper as recycled paper. We stand committed to further reducing our impact on the environment through greater recycling going forward.

* Total paper waste volume includes the portion of documents that have been saved prior to 2009.

Paper Recycling



Recycling Volume	
Fiscal 2009	4,420t
Fiscal 2010	3,446t
Fiscal 2011	2,688t
Fiscal 2012	2,925t
Fiscal 2013	2,789t

Promoting Environmentally Conscious Printed Material

We proactively utilize environmentally conscious recycled paper to print envelopes and our business cards as part of our efforts to conserve resources. Starting in fiscal 2009, we made changes to the paper used to print our envelopes and business cards, while at the same time reducing the large number of envelope types for the benefit of the environment.

Proper Processing of Industrial Waste

Used business machines, office equipment and furnishings from our business sites are disposed of as industrial waste after issuance of an industrial waste manifest in accordance with Japan's Wastes Disposal and Public Cleansing Act. Since fiscal 2007, our head office has been charged with the proper management of industrial waste, and as part of this effort we have been checking the issuance of such manifests at each of our offices nationwide in Japan once per year.

Proper Processing of Hazardous Substances

Dai-ichi Life owns a large number of real estate properties. As such, we carefully monitor our compliance with relevant laws and regulations to ensure we eliminate environmental risks and factors behind environmental impacts, such as soil pollution, asbestos and PCBs (Poly Chlorinated Biphenyl), from these properties.

Managing Asbestos

Dai-ichi Life re-inspected all of its properties from fiscal 2009 to fiscal 2012 and took appropriate measures where required based on asbestos laws and regulations that contain rules on the prevention of asbestos related health damages.

Managing PCBs

We properly manage PCBs by monitoring the use of equipment containing hazardous PCB, such as capacitors and large transformers, and continually ascertaining the storage status of PCB waste. We also make reconfirmations at the time any property is sold in order to prevent the transfer of PCB waste. Disposable PCB waste is processed using proper means through contracts with disposal facilities and only after acceptance of such waste can be coordinated.

The Environment

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Environmental Protection and Environmental Management

Dai-ichi Life has stipulated specific initiatives for environmental protection and environmental management that it is carrying out as part of its Medium-Term Environmental Effort Plan for fiscal 2013 to fiscal 2015.

Details of our primary initiatives for fiscal 2013 are presented below.

Promoting Pro-environmental Behavior in Asset Management

As an institutional investor that controls approximately ¥30 trillion in capital, the Dai-ichi Life's approach to asset management focuses not only on stability and profitability, but also on the benefits for society and the public. With interest growing around the world in asset management which considers environmental (E), social (S) and governance (G) issues, the Dai-ichi Life has drawn up its own set of principles of behavior, known as the Three Arrows, by incorporating the ESG perspective and taking into account its contribution to the government's growth strategies.

- ▶ ESG Principles in Asset Management Three Arrows – E, S and G

Initiatives for Biodiversity

Dai-ichi Life supports urban greenery initiatives and sustainable community development plans in order to support comfortable and healthy lifestyles through contributions to local environmental conservation and global environmental protection.

- ▶ Local environmental conservation and biodiversity initiatives

Ascertaining Indirect CO₂ Emissions

Dai-ichi Life calculates the amount of CO₂ emissions it produces indirectly (Scope 3) given rising demand from society.

In fiscal 2013, we calculated our indirect CO₂ emissions for 3 of the 15 categories under Scope 3, including business travel, employee commuting, and upstream transportation and distribution. Going forward, we will continue to calculate indirect CO₂ emissions for more of the categories.

External Commendations

Our environmental initiatives are among the most advanced in the industry as we were selected as the top life insurance company (15th among financial institutions) in an environmental management survey conducted by Nikkei Inc. for fiscal 2013.

- ▶ Awards and commendations

Through our involvement in the UN Global Compact and other domestic and international initiatives we are carrying out initiatives aimed at the realization of a sustainable society.

- ▶ Participation in external initiatives

Environmental Awareness Activities for Employees

■ Environmental Training for All Employees

We hold environmental training sessions for employees during Japan's Environment Month so that we can foster greater awareness among individual employees toward protecting the environment as well as educate them on serious environmental issues and the impacts on Dai-ichi Life, with the goal of encouraging employees to take appropriate action for the environment.

■ Employee Self-Assessment Testing

We conduct an environmental self-assessment test through our intranet system to measure the knowledge and efforts of individual employees. This self-assessment test features questions not only on our environmental initiatives, but also current environmental events to check the efforts of individual employees. This enables us to enhance knowledge while raising greater awareness.