

Initiatives at Group Companies

Domestic Group Companies

Dai-ichi Life Information Systems Co., Ltd.

Dai-ichi Life Information Systems is the only IT and administrative services company within the Dai-ichi Life Group.

Dai-ichi Life Information Systems processes upwards of 1.9 million online requests every day and 10 million business transactions annually from the Dai-ichi Life's network of more than 1,300 business sites, including its head office, branches and unit offices. The company promotes a rigorous approach to visualization of its internal business processes to continually improve based on a clear understanding of the operational risks and challenges it faces.

Dai-ichi Life Information Systems achieves continual business process reform by implementing the Plan-Do-Check-Action (PDCA) cycle, which provides added peace of mind to customers. It has stepped up company-wide security measures given the recent number of information incidents happening in industry.

Dai-ichi Life Information Systems is committed to giving back to society and fulfills its social responsibilities through ongoing activities rooted in the local community that help to create a society and lifestyles that are more secure and comfortable. Dai-ichi Life Information Systems has provided a full range of support to the Ashigarakami District Female Youth Ekiden Marathon Event (Kanagawa Prefecture) since the very first marathon in 1994. This has included tabulating times and presenting participant prizes and merchandise as the sponsor of the event.

Additionally, many of the company's employees give blood on an annual basis as well as volunteer for community clean-up events and assist with various fundraising drives.

■ [Learn more about Dai-ichi Life Information Systems CSR initiatives \(Japanese\)](#)

The Dai-ichi Frontier Life Insurance Co., Ltd.

Dai-ichi Frontier Life Insurance sells lump sum whole life insurance nationwide through banks, securities companies and other financial institutions. Having received a great deal of support from its customers ever since its founding, the company surpassed 500,000 policies at the end of fiscal 2013.

Dai-ichi Frontier Life Insurance is working to strengthen its customer service system so that it can respond to policyholder needs in a more prompt and accurate manner. For example, it is not only increasing the number of operators at its call centers, but also continually working to strengthen its instructor development and training systems with a focus on improving the quality of its responses to customers. At the same time, in fiscal 2014 Dai-ichi Frontier Life Insurance established a dedicated team for handling policy maturities to maintain the integrity of payment management. Although the rush of maturities will occur further into the future, by setting up a dedicated team at an early stage, Dai-ichi Frontier Life Insurance will be able to build up knowledge for the future and an administrative system to ensure it can respond seamlessly when the number of payments does increase.

In this manner, Dai-ichi Frontier Life Insurance strives continuously to enhance the quality of its services to further improve customer satisfaction.

Dai-ichi Life Research Institute Inc.

Dai-ichi Life Research Institute is a think tank that engages in a wide range of research covering the fields of economics, lifestyles, health and government policy, among others.

The institute carries out surveys, provides information and training employees to enhance the Dai-ichi Life Group's abilities to disseminate information, make policy recommendations, and provide consulting services. The institute's research outcomes appear in regular publications such as the "Dai-ichi Life Research Institute Report" (monthly) and the "Life Design Report" (quarterly), and are also published on the company's website so that they can be shared widely with society.

Researchers from the institute appear on TV and write articles that appear in newspapers and magazines and author books. Additionally, they take part in lectures on the economy as well as various seminars, such as the Well Life Seminar supporting the health management of corporations, and Yoyo Jinsei no Susume, which provides life planning advice for after retirement. In this manner, the institute strives to share its findings and other useful information with society through these various opportunities.

Initiatives at Group Companies

Overseas Group Companies

- ▶ Dai-ichi Life Insurance Company of Vietnam, Limited
- ▶ TAL <TAL Dai-ichi Life Australia Pty Ltd >
- ▶ PT Panin Dai-ichi Life
- ▶ Star Union Dai-ichi Life Insurance Company Limited
- ▶ OCEAN LIFE INSURANCE PUBLIC COMPANY LIMITED

Dai-ichi Life Insurance Company of Vietnam, Limited

In January 2007, Dai-ichi Life became the first Japanese life insurance company to conduct business in Vietnam. With the life insurance market in Vietnam growing rapidly, the premium income of Dai-ichi Life Insurance Company of Vietnam has increased faster than the market since the acquisition, reaching 5 times its pre-acquisition level reached in fiscal 2006. The company's market share has also expanded from 4.4% in fiscal 2006 to 8.0% in fiscal 2013.

Dai-ichi Life Insurance Company of Vietnam is active in the life insurance business and also focuses energies on social contribution programs. We have worked together with the company since 2008 to provide surgeries free of charge to cataract sufferers in Vietnam who cannot afford the surgery. Through these efforts, we have supported approximately 3,000 cataract sufferers.

In addition, Dai-ichi Life Vietnam continues to give back to the community through its involvement in disaster relief activities, blood collection drives, and donations of clothing to those living in the country's mountainous region.

For its contributions to Vietnam's economy and society, in fiscal 2013 the company had the honor of receiving the Prime Minister's Award, which is presented to individuals or corporations carrying out prominent initiatives in business, social contributions, environmental protection or education. Dai-ichi Life Vietnam also became the first life insurance company in Vietnam to receive the CSR Award from Asia Insurance Review magazine, which recognized its donation of water purification systems with UV-sterilization made to 24 schools in November 2013.



Support for cataract sufferers

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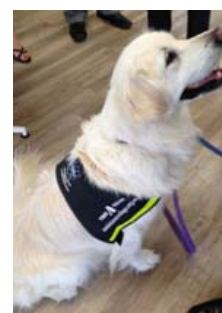
TAL <TAL Dai-ichi Life Australia Pty Ltd>

In May 2011, TOWER Australia Group Limited, an associate company of Dai-ichi Life, became a wholly owned subsidiary through a friendly acquisition scheme, and subsequently changed its corporate name to TAL Limited in June 2011. In June 2012, we transferred the function of TAL Limited to its holding company TAL Dai-ichi Life Australia Pty Ltd to improve management efficiency. We have also worked to continually increase the corporate value of TAL by promoting improvement of its sales channels, including the acquisition of NFS Group, an online broker in Australia and made it a wholly owned subsidiary in October 2013.

TAL has recently created “A Gift for Life”, its sponsorship and corporate social responsibility program. This program aims to make a positive contribution to the Australian community and began with a gift to the Australian public of rare paintings of Australia's native flora and fauna – the TAL and Dai-ichi Life Derby Collection. It has since included donations to various charities including Assistance Dogs Australia (ADA), the Melanoma Institute Australia (MIA), which focuses on skin cancer research, and the Australian Paralympic Committee. TAL has also encouraged and subsidised participation in charity fun runs – the Mother's Day Classic, which benefits the National Breast Cancer Foundation, and the world renowned JP Morgan Corporate Challenge.



Public exhibition of the TAL and Dai-ichi Life Derby Collection



Support for Assistance Dogs Australia



Support for the Melanoma Institute Australia



Mother's Day Classic – charity fun run benefiting the National Breast Cancer Foundation

TAL also focuses on environment, society and governance activities. In terms of the environment, TAL has set its printers for automatic double sided printing, it participates in Earth Hour (an event sponsored by the WWF in which people from around 150 countries around the world refrain from using power on the same day and hour to help prevent global warming and protect the environment), uses motion-sensing lights, proactively recycles garbage, and cuts back on business travel by using web meetings and voice chats.

TAL also promotes flexible working hours and offers the TAL Family Program to support employees who are caring for children or an elderly family member. As part of World Health Week, TAL holds in-house events to raise awareness about mental health, which is a growing social issue in Australia. To raise awareness about cultural diversity the company holds in-house events as part of World Day for Cultural Diversity. Through these activities and more, TAL is strongly committed to diversity and inclusion.



World Day for Cultural Diversity

PT Panin Dai-ichi Life

In October 2013, Dai-ichi Life made PT Panin Life and PT Panin Internasional, the parent company of PT Panin Life, affiliated companies. In November 2013, PT Panin Life changed its corporate name to PT Panin Dai-ichi Life.

PT Panin Dai-ichi Life, a life insurance company in the Panin Group, a leading local financial group, is currently growing its business through multiple sales channels, including individual agents, bancassurance, and direct sales, while diversifying into other sales channels. PT Panin Dai-ichi Life has been expanding its presence in the Indonesian market, as it increased its premium income by 45.7% from the previous fiscal year, a higher growth rate than the market, and boosted its industry ranking from 15th in 2009 to 11th in 2013.

PT Panin Dai-ichi Life focuses on social contribution activities. In 2013 it organized a blood drive collection event involving employees, individual agents, and customers, and also held seminars on the prevention of diabetes as part of its efforts to improve the health of Indonesian society. In 2014, employees and individual agents helped hold charity events to benefit those affected by the eruptions of Mount Sinabung and Mount Kelud, with donations presented to those areas in need.



Blood drive event



Supporting those in need following eruptions in Indonesia

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Star Union Dai-ichi Life Insurance Company

Star Union Dai-ichi Life Insurance Company is a joint venture life insurance company established with two leading public sector banks in India. Operations began in February 2009, when Dai-ichi Life became the first Japanese life insurance company to enter the Indian life insurance market.

Star Union Dai-ichi Life primarily sells insurance through its joint venture partners, which are two of India's major banks, and in its fifth year in business the company recorded 7,375 million rupees in annualized premium income for fiscal 2013, ranking it 10 out of 23 private sector life insurance companies in India in terms of first-year premiums.

Star Union Dai-ichi Life carries out a wide range of diversity initiatives and employs a diverse pool of human resources that work as professionals in their individual fields. In recent years, female employees are playing an even greater role within the company and as of March 31, 2014 there was a 51% year-on-year increase in female employees and 92% increase in mid-level female managers. Nearly one-third the company's individual agents are also women and female employees make up a majority of staff at some unit offices, demonstrating the company's commitment to hiring women.

Star Union Dai-ichi Life is also committed to social contribution activities. It supplied vegetables, rice and other foodstuff as well as water to Mopli Village (located about 450km east of Mumbai) in Maharashtra State following a serious drought in March 2013.



The in-house events in Independence Day



Support to Mopli Village

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OCEAN LIFE INSURANCE PUBLIC COMPANY LIMITED

In July 2008, Dai-ichi Life agreed to take an equity stake in Ocean Life Insurance Co., Ltd. and form a strategic business alliance. With the conversion of the company from a private limited company to a public limited company in July 2012, the company name was changed to OCEAN LIFE INSURANCE PUBLIC COMPANY LIMITED. ("Ocean Life").

Since our investment in 2008, we have been cooperating with Ocean Life on an ongoing basis, in ways such as improving the sales abilities of individual agents, to increase the corporate value of Ocean Life. In fiscal 2013, its total premium was ranked eighth out of 24 life insurance companies in the industry.

Ocean Life has continually made donations of both office supplies and funds to schools in order to support children affected by the record floods that struck the country in 2011. Ocean Life also made charitable donations to the victims of the typhoon that struck the Philippines in 2012 and encouraged all employees to donate blood as part of the efforts. These initiatives demonstrate the company's active commitment to social contributions. Ocean Life works with Dai-ichi Life to host interns from the perspective of developing human resources in the life insurance business, providing a place for university students to learn practical skills. This year, the third of the program, two university students are working at Ocean Life alongside employees seconded from Japan.



Blood drive



Hosting of internships