

I Domestic Group Companies

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I Dai-ichi Life Information Systems Co., Ltd.

As the only IT and administrative services company within the Dai-ichi Life Group, Dai-ichi Life Information Systems supports all aspects of Dai-ichi Life's daily operations, from customer proposals and policies to payment processing, through its support systems and insurance administration operations.

A recent system development project of the company is procedural software developed for the DL pad, a tablet computer for sales and business use, utilized in life insurance consulting. This software makes it possible to complete and sign application forms on the screen, ushering in a reform in health insurance administration, while reducing the burden placed on customers and streamlining operations. Advancements in IT have made information security increasingly important. Dai-ichi Life Information Systems, having learned from an information incident that occurred in March 2014, is bolstering its systems for protecting information assets and is working on ways to raise awareness about its role as a company that handles the important information of customers.

Dai-ichi Life Information Systems will continue to engage in DSR management and strive to improve customer satisfaction in order to deliver peace of mind to customers in terms of both IT and administrative services.

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



DL Pad, a tablet computer for sales and business use

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

Dai-ichi Frontier Life 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 750,000 policies at the end of fiscal 2014.

Dai-ichi Frontier Life sends out notifications to policyholders about the details of their policies and most recent coverage twice a year for products with a fixed price and four times a year for products with a variable price in order to convey information about the reserve fund in a timely manner. In addition, the

company publishes performance information about its funds on its website for customers to check as part of its proactive efforts to provide policyholders with access to information.

Dai-ichi Frontier Life has also established a call center for agents separate from its customer call center in order to provide customer service support to agents covering financial institutions. Each call center continually works to strengthen its system for responding promptly and accurately to inquiries about products and procedures.

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



Office at Dai-ichi Frontier Life

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 macroeconomics, life design, government policy, and business environment. The institute also hosts seminars covering life design and well life.

Dai-ichi Life Research Institute provides its research outcomes to the Dai-ichi Group and also organizes seminars and training sessions for the Dai-ichi Group. These outcomes also are shared widely with society through TV, newspapers, magazines, books and other media, which helps to increase the presence of the Dai-ichi Life Group.

Researchers make presentations on the economy and life design as well as take part in the Life Design Seminar for helping corporate employees plan their life and the Well Life Seminar supporting the health management of corporations. In this manner, the institute strives to share its findings and other useful information with society through these various opportunities.



periodical publication of Dai-ichi Life Research Institute

The Neo First Life Insurance Company, Limited

Neo First Life is a life insurance company that provides insurance products including medical insurance through banks and other financial institutions and brick-and-mortar insurance shops in order to meet the needs of customers, more of which in recent years prefer to shop around before purchasing insurance. The company provides new value to customers and generates new satisfaction under its corporate slogan of “Focusing first on great solutions.”

To achieve this vision, Neo First Life implements its own PDCA cycle in an effort to achieve an even higher level of management quality. In particular, from the standpoint of human resources development, the company emphasizes diversity while working to address the sharing of its management philosophy as a top priority. It balances this with added-value creation through new businesses and visualization and streamlining of existing businesses based on free, open thinking and initiative that transcends conventional approaches. Following the incident where internal forms were lost in April 2015, Neo First Life has been working diligently to prevent future reoccurrences by thoroughly re-training its employees on the handling of customer information.

As part of its efforts to enhance its understanding of markets and provide value, Neo First Life has worked to develop Dementia Supporters*, and the company became the first in the life insurance industry to have all of its employees accredited as Dementia Supporters. At Neo First Life, every executive officer and employee is committed to leveraging their knowledge of dementia to build a better community and society through early detection and helping people and their families cope with dementia.

* Dementia Supporters: Refers to an individual who has taken the Dementia Supporter Development Class encouraged as part of the Dementia Supporter Caravan Project run by the Ministry of Health, Labour and Welfare and gained correct knowledge about dementia and appropriate ways to cope with it. After accreditation, these individuals can provide a helping hand to people with dementia and their families so that they can live with greater peace of mind in their own community.



Dementia Supporters

Overseas Group Life Insurance Companies

Initiatives 1

Initiatives 2

Overseas Group Life Insurance Companies

Protective Life / Protective Life Corporation (USA)

In February 2015, Protective Life, a life insurance group listed on the New York Stock Exchange, was acquired by Dai-ichi Life in a friendly acquisition scheme and subsequently made into a wholly-owned subsidiary.

Since its founding in 1907, Protective Life, based in Birmingham, Alabama, has maintained a rich tradition of philanthropy in the Birmingham community. The Protective Life Foundation was established in 1994, and today continues an unwavering commitment to carry out its mission of serving people. In 2014, the foundation awarded USD3.9 million to 236 deserving non-profit organizations who share its philosophy, culture and values. In the fall of 2014, 250 Protective employees visited Alabama's largest autism treatment facility, working around campus on various repair and cleanup tasks.

Protective Life having joined the Dai-ichi Life Group, Dai-ichi Life and Protective Life agreed to jointly donate a total of USD230,000 over a five-year span starting in 2015 in order to contribute further to the development of local communities.

Part of these donations will be used by The University of Alabama to support the development of future insurance actuaries and to maintain the Insurance Hall of Fame located at the university. The Birmingham Botanical Gardens will use its donations to create a barrier-free boardwalk for its Japanese garden as well as other projects. Donations will also be given to The University of Alabama at Birmingham and Southern Research Institute for the development of novel drugs, with the hopes of helping people suffering from cancer and other serious illnesses.



Repair and cleanup at a local school



Repair and cleanup at an autism treatment facility



Press conference announcing the joint donation (left: CEO, Protective Life / right: President, Dai-ichi Life)

TAL / TAL Dai-ichi Life Australia Pty Ltd (Australia)

In May 2011, TOWER Australia Group Limited (currently TAL), an associate company of Dai-ichi Life, became a wholly owned subsidiary through a friendly acquisition scheme.

TAL created "A Gift for Life" sponsorship and corporate social responsibility program, upholding its support of three charities: Assistance Dogs Australia (ADA), the Melanoma Institute Australia (MIA), and the Australian Paralympic Committee, as well as encouraging participation and subsidizing in charity fun runs - the Mother's Day Classic, which benefits the National Breast Cancer Foundation, and the world renowned JP Morgan Corporate Challenge.

In addition, TAL gave employees an opportunity of the voluntary support using The Tree of Joy which a local Rotary Club sponsors. (The Tree of Joy is the initiative which provides employees the chance to purchase gifts for children from disadvantaged backgrounds.)



Supporting skin cancer research



Supporting the Paralympics



Assistance dog training



Mother's Day Classic



JP Morgan Corporate Challenge

TAL also focuses on environment, society and governance activities. TAL is signed up to the United Nations Environment Programme Finance Initiative (UNEP FI), Principles for Sustainable Insurance (PSI). This involves monetary support of this United Nations initiative that aims to put in place a global framework for the insurance industry to address environmental, social and governance risks and opportunities. TAL is signed up to the principles of this framework and adopts the principles across its business practices.

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 World Wide Fund For Nature (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 promotes flexible working hours and offers the TAL Family Program to support employees who are caring for children or an elderly family member.

TAL's Diversity and Inclusion Council sponsors four key global events:

- International Women's Day (March) - a day long series of interactive workshops and networking opportunities with high-profile gender equality advocates
- World Day for Cultural Diversity (May) - an opportunity to celebrate TAL's rich cultural diversity, employees are encouraged to bring in a home-cooked meal that represents their cultural heritage and dress in national costume
- World Mental Health Day (October) - TAL holds a variety of in-house events aimed at educating employees on this growing social issue and challenging the stereotypes associated with mental illness
- International Day of People with Disability (December) - TAL hosts a range of in-house activities to give hiring managers the skills and confidence to partner effectively with disability recruitment agencies

TAL was a Silver Partner to Money Smart Week, an independent not-for-profit initiative promoting the importance of financial literacy. The week-long event was held with the aim to encourage Australians to take a closer look at their everyday money management.

Through these activities, TAL demonstrates its strong commitment to diversity, inclusion and wellbeing.



World Day for Cultural Diversity

*1. ESG: Environment, Society, and Governance

Dai-ichi Life Vietnam / Dai-ichi Life Insurance Company of Vietnam, Limited (Vietnam)

In January 2007, Dai-ichi Life became the first Japanese life insurance company to expand its life insurance business into Vietnam. With the Vietnamese life insurance as a whole experiencing rapid growth, Dai-ichi Life Vietnam has managed to expand its business ahead of the market.

Dai-ichi Life 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.

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 January 2014 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 at the 17th Asia Insurance Industry Awards 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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Panin Dai-ichi Life / PT Panin Dai-ichi Life (Indonesia)

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

Panin Dai-ichi Life actively engages in social contribution activities. In 2014, more than 800 Japanese and Indonesians took part in the Jakarta “KIZUNA” Ekiden sponsored by Panin Dai-ichi Life. The company also held blood donation events under the slogan of “Let’s save lives together,” simultaneously in five major cities. This shows that the company contributes to the health advancement of Indonesian society. Additionally, Panin Dai-ichi Life focuses on environmental preservation activities, such as planting mangrove trees jointly with Dai-ichi Life or becoming a sponsor for 10,000 trees planted by an afforestation organization called GPSK. Furthermore, Panin Dai-ichi Life held charity events to benefit those affected by the eruptions of Mount Sinabung and Mount Kelud, with donations presented to those areas in need. As part of its 40th anniversary programs, Panin Dai-ichi Life held charity events mainly led by employees and agents in 20 major cities across the country.



Sponsorship and participation in the Jakarta “KIZUNA” Ekiden



Blood donation event



Supporting those in need following volcanic eruptions in Indonesia



Planting mangrove trees

Star Union Dai-ichi Life / Star Union Dai-ichi Life Insurance Company Limited (India)

Star Union Dai-ichi Life, a joint life insurance company established in conjunction with two local state-owned banks, commenced operations in February 2009. This was the first time a Japanese life insurance company had entered the life insurance business in India.

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, 2015 there was a 43% year-on-year increase in female employees. 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 in Mohpuri Village and Bolegaon Village, Maharashtra State, following a serious drought in March 2013. Star Union Dai-ichi Life sends staff members monthly to encourage the children for education. Star Union Dai-ichi Life has also initiated to provide basic infrastructure, water purifier, Solar Panel for water pump and solar street lights. Star Union Dai-ichi Life has also contributed in the national mission "Swachh Vidyalaya (Clean School)" and supplies educational equipment, school uniform, shoes with socks, school bags and note books. Furthermore, Star Union Dai-ichi Life provides support for the employment of the young people in the village.

Star Union Dai-ichi Life also associated itself with Indian government-led "Swachh Bharat Abhiyaan (Clean-India Campaign)" and initiated an activity on October 17, 2014 to clean up Vashi Railway Station vicinities nearby the head office.



Solar Energy Panel at Bolegaon Village



Toilet at Bolegaon Village



School Premise at Mohpuri Village



Cleaning Activity around local Railway Station and the head office building

Ocean Life / OCEAN LIFE INSURANCE PUBLIC COMPANY LIMITED (Thailand)

In July 2008, Dai-ichi Life agreed to invest in and enter into a business alliance with Ocean Life, which subsequently became an affiliate that same year.

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. The company has encouraged all employees to donate blood and sponsored events for promoting the employment of women in rural areas. These initiatives demonstrate the company's active commitment to social contributions. Ocean Life hosts interns from the perspective of developing human capital in the life insurance business, providing a place for university students to learn practical skills.



Blood donation



Hosting of internships