

# Index

GRI Guidelines  
Version 3.1

GRI Guidelines  
and Financial  
Services Sector  
Supplement

ISO26000

## GRI Guidelines Version 3.1

The "Sustainability Reporting Guidelines, Version 3.1" and the "Financial Services Sector Supplement" from the Global Reporting Initiative (GRI) were referenced during the compilation of the Dai-ichi Life DSR Report 2015.

Indicators		Published Categories (Online)
1. Strategy and Analysis		
1.1	Statement from the most senior decisionmaker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	<a href="#">Message from the President</a>
1.2	Description of key impacts, risks, and opportunities.	<a href="#">Annual Report 2015</a>
2. Organizational Profile		
2.1	Name of the organization.	<a href="#">Company Profile</a>
2.2	Primary brands, products, and/or services.	<a href="#">Annual Report 2015</a>
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	<a href="#">Company Profile</a> <a href="#">Annual Report 2015</a>
2.4	Location of organization's headquarters.	<a href="#">Company Profile</a>

Indicators		Published Categories (Online)
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	<a href="#">Overseas Group Life Insurance Companies</a>
2.6	Nature of ownership and legal form.	<a href="#">Company Profile</a>
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	<a href="#">Annual Report 2015</a>
2.8	Scale of the reporting organization, including: <ul style="list-style-type: none"> <li>• Number of employees;</li> <li>• Number of operations;</li> <li>• Net sales (for private sector organizations) or net revenues (for public sector organizations);</li> <li>• Total capitalization broken down in terms of debt and equity (for private sector organizations); and</li> <li>• Quantity of products or services provided.</li> </ul>	<a href="#">Company Profile</a> <a href="#">Investor Relations</a>
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none"> <li>• The location of, or changes in operations, including facility openings, closings, and expansions; and</li> <li>• Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations).</li> </ul>	<a href="#">Referenced Guidelines</a>
2.10	Awards received in the reporting period.	<a href="#">Status of DSR Management Promotion</a>
3. Report Parameters		
Report Profile		
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	<a href="#">DSR Report</a>

Indicators		Published Categories (Online)
3.2	Date of most recent previous report (if any).	<a href="#">DSR Report</a>
3.3	Reporting cycle (annual, biennial, etc.)	<a href="#">DSR Report</a>
3.4	Contact point for questions regarding the report or its contents.	—
Report Scope and Boundary		
3.5	Process for defining report content, including: <ul style="list-style-type: none"> <li>• Determining materiality;</li> <li>• Prioritizing topics within the report; and</li> <li>• Identifying stakeholders the organization expects to use the report.</li> </ul>	<a href="#">DSR Report</a>
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	<a href="#">DSR Report</a>
3.7	State any specific limitations on the scope or boundary of the report.	Not Applicable
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Not Applicable
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	<a href="#">Prevention of Global Warming</a>
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	<a href="#">Referenced Guidelines</a>

Indicators		Published Categories (Online)
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	Not Applicable
GRI Content Index		
3.12	Table identifying the location of the Standard Disclosures in the report.	<a href="#">Index</a>
Assurance		
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	<a href="#">Stakeholder Dialogue</a>
4. Governance, Commitments, and Engagement		
Governance		
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	<a href="#">Corporate Governance System</a>
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	<a href="#">Corporate Governance System</a>
4.3	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members.	<a href="#">Corporate Governance System</a>

Indicators		Published Categories (Online)
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	<a href="#">Corporate Governance System</a>
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	<a href="#">Corporate Governance System</a>
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	<a href="#">Disclaimer</a>
4.7	Process for determining the composition, qualifications, and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity.	<a href="#">Corporate Governance System</a>
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	<a href="#">Principles of Dai-ichi Life Group</a>
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	<a href="#">DSR Management Promotion System</a> <a href="#">Risk Management</a> <a href="#">Ensuring the Appropriate Operations at Subsidiaries</a> <a href="#">Handling of Antisocial Forces</a> <a href="#">Initiatives for Utilizing Customer Feedback</a> <a href="#">Basic Policy</a>
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	<a href="#">DSR Management Promotion System</a> <a href="#">Corporate Governance System</a>

Indicators		Published Categories (Online)
Commitments to External Initiatives		
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Risk Management Environmental Medium-Term Plan, Environmental Accounting
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Participation in External Initiatives
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: <ul style="list-style-type: none"> <li>• Has positions in governance bodies;</li> <li>• Participates in projects or committees;</li> <li>• Provides substantive funding beyond routine membership dues; or</li> <li>• Views membership as strategic.</li> </ul>	Participation in External Initiatives
Stakeholder Engagement		
4.14	List of stakeholder groups engaged by the organization.	The Dai-ichi Life Group's Stakeholders
4.15	Basis for identification and selection of stakeholders with whom to engage.	The Dai-ichi Life Group's Stakeholders
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Stakeholder Dialogue The Dai-ichi Life Group's Stakeholders Initiatives for Utilizing Customer Feedback
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	Stakeholder Dialogue Relations with shareholders and investors Initiatives for Utilizing Customer Feedback Developing an Accommodating Work Environment

Indicators		Published Categories (Online)
5. Management Approach and Performance Indicators		
Economic		
	Disclosure on Management Approach	<a href="#">About Us</a> <a href="#">Annual Report 2015</a> <a href="#">Relations with shareholders and investors</a>
Aspect: Economic Performance		
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	<a href="#">Investor Relations</a> <a href="#">Relations with shareholders and investors</a>
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	—
EC3	Coverage of the organization's defined benefit plan obligations.	<a href="#">Annual Report 2015</a>
EC4	Significant financial assistance received from government.	—
Aspect: Market Presence		
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	—
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	—
EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	—

Indicators		Published Categories (Online)
Aspect: Indirect Economic Impacts		
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Creating an Affluent Next-Generation Society
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	—
Environmental		
	Disclosure on Management Approach	Environment
Aspect: Materials		
EN1	Materials used by weight or volume.	Environmental Medium-Term Plan, Environmental Accounting
EN2	Percentage of materials used that are recycled input materials.	Environmental Medium-Term Plan, Environmental Accounting
Aspect: Energy		
EN3	Direct energy consumption by primary energy source.	Prevention of Global Warming
EN4	Indirect energy consumption by primary source.	Prevention of Global Warming Environmental Medium-Term Plan, Environmental Accounting
EN5	Energy saved due to conservation and efficiency improvements.	Prevention of Global Warming Environmental Medium-Term Plan, Environmental Accounting
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Helping Create a Recycling-Conscious Society
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Helping Create a Recycling-Conscious Society



Indicators		Published Categories (Online)
Aspect: Water Core		
EN8	Total water withdrawal by source.	Prevention of Global Warming
EN9	Water sources significantly affected by withdrawal of water.	Not Applicable
EN10	Percentage and total volume of water recycled and reused.	—
Aspect: Biodiversity		
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	—
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Initiatives for Biodiversity
EN13	Habitats protected or restored.	Environmental Preservation
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Environmental Medium-Term Plan, Environmental Accounting
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	—
Aspect: Emissions, Effluents, and Waste		
EN16	Total direct and indirect greenhouse gas emissions by weight.	Prevention of Global Warming Environmental Medium-Term Plan, Environmental Accounting
EN17	Other relevant indirect greenhouse gas emissions by weight.	—

Indicators		Published Categories (Online)
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	<a href="#">Prevention of Global Warming Environmental Medium-Term Plan, Environmental Accounting</a>
EN19	Emissions of ozone-depleting substances by weight.	Not Applicable
EN20	NO, SO, and other significant air emissions by type and weight.	Not Applicable
EN21	Total water discharge by quality and destination.	—
EN22	Total weight of waste by type and disposal method.	<a href="#">Helping Create a Recycling-Conscious Society</a>
EN23	Total number and volume of significant spills.	Not Applicable
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not Applicable
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	—
Aspect: Products and Services		
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	<a href="#">Prevention of Global Warming</a>
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	—

Indicators		Published Categories (Online)
Aspect : Compliance		
EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	Not applicable
Aspect : Transport		
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	Reducing Distribution Energy
Aspect : Overall		
EN30	Total environmental protection expenditures and investments by type.	Initiatives in Environmental Accounting
Labor Practices and Decent Work		
	Disclosure on Management Approach	About Employees
Aspect : Employment		
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	Employees Status
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	—
LA3	Benefits provided to full-time employees that are not provided to temporary or parttime employees, by significant locations of operation.	Work-Life Balance Developing an Accommodating Work Environment
LA15	Return to work and retention rates after parental leave, by gender.	Relations with Labor Unions

Indicators		Published Categories (Online)
Aspect: Labor/Management Relations		
LA4	Percentage of employees covered by collective bargaining agreements.	Relations with Labor Unions
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	—
Aspect: Occupational Health and Safety		
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	—
LA7	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	—
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Promoting Health for employee
LA9	Health and safety topics covered in formal agreements with trade unions.	—
Aspect: Training and Education		
LA10	Average hours of training per year per employee by gender, and by employee category.	—
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Human Resource Development

Indicators		Published Categories (Online)
LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	Human Resource Development
Aspect: Diversity and Equal Opportunity		
LA13	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Diversity and Inclusion
ASPECT : EQUAL REMUNERATION FOR WOMEN AND MEN		
LA14	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	Employees Status
Human Rights		
	Disclosure on Management Approach	Human Rights Awareness
Aspect: Investment and Procurement Practices		
HR1	Percentage and total number of significant investment agreements and contracts that include clauses incorporating human rights concerns, or that have undergone human rights screening.	—
HR2	Percentage of significant suppliers, contractors, and other business partners that have undergone human rights screening, and actions taken.	—
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Human Rights Awareness

Indicators		Published Categories (Online)
Aspect: Non-discrimination		
HR4	Total number of incidents of discrimination and corrective actions taken.	—
Aspect: Freedom of Association and Collective Bargaining Core		
HR5	Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and actions taken to support these rights.	—
Aspect: Child Labor		
HR6	Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	—
Aspect: Forced and Compulsory Labor Core		
HR7	Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	—
Aspect: Security Practices		
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Human Rights Awareness
Aspect: Indigenous Rights		
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	—

Indicators		Published Categories (Online)
Aspect: Assessment		
HR10	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	—
Aspect: Remediation		
HR11	Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms.	—
Society		
	Disclosure on Management Approach	Risk Management Compliance Initiatives Public Policy Recommendations
Aspect: Local Communities		
SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	—
SO9	Operations with significant potential or actual negative impacts on local communities.	—
SO10	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities.	—
Aspect: Corruption		
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Risk Management
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Compliance Initiatives
SO4	Actions taken in response to incidents of corruption.	Domestic Group Companies

Indicators		Published Categories (Online)
Aspect : Public Policy		
SO5	Public policy positions and participation in public policy development and lobbying.	Public Policy Recommendations
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	—
Aspect: Anti-Competitive Behavior Add		
SO7	Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes.	Not Applicable
Aspect: Compliance		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	Not Applicable
Product Responsibility		
	Disclosure on Management Approach	For Customers
Aspect: Customer Health and Safety		
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Correct and Fair Insurance Payouts
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	—



Indicators		Published Categories (Online)
Aspect : Product and Service Labeling		
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Products and Services
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Products and Services
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Understanding Customer Satisfaction
Aspect : Marketing Communications		
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising promotion, and sponsorship.	Salesmanship Policy (Japanese)
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Not Applicable
Aspect : Customer Privacy		
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Information Property Protection
Aspect: Compliance		
PR9	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services.	—

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## GRI Guidelines and Financial Services Sector Supplement

The "Sustainability Reporting Guidelines, Version 3.1" and the "Financial Services Sector Supplement" from the Global Reporting Initiative (GRI) were referenced during the compilation of the Dai-ichi Life DSR Report 2013.

Categories		Published Categories (Online)
Impact of products and services on fields		
Disclosure of management approaches unique to the financial services industry		
Aspect: portfolio of financial products and services (composition and details)		
FS1	Policies with specific environmental and social components applied to business lines.	<a href="#">Principles of Dai-ichi Life Group Participation in External Initiatives</a>
FS2	Procedures for assessing and screening environmental and social risks in business lines.	<a href="#">Risk Management</a>
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	—
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	<a href="#">Human Rights Awareness Training</a> <a href="#">Environmental Awareness Activities for Employees</a>
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	—

Categories		Published Categories (Online)
Performance Indicators for the Finance Industry		
Aspect: portfolio of financial products and services (composition and details)		
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	<a href="#">Annual Report 2015</a>
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	<a href="#">Our Role as an Institutional Investor</a>
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	<a href="#">Our Role as an Institutional Investor</a> <a href="#">ESG Investment and Lending</a>
Aspect: Audit		
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	<a href="#">Corporate Governance System</a> <a href="#">Risk Management</a> <a href="#">Compliance Initiatives</a>
Aspect: Active Ownership		
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	—
FS11	Percentage of assets subject to positive and negative environmental or social screening.	<a href="#">Our Role as an Institutional Investor</a>
FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	<a href="#">Exercise of Voting Rights/Dialogue Activities</a>

Categories		Published Categories (Online)
Social Area		
Financial Services Sector-Specific Society Performance Indicators on Product Responsibility		
Social Performance Indicators		
Aspect: Community		
FS13	Access points in low-populated or economically disadvantaged areas by type	Overseas Group Life Insurance Companies Connections with Customers
FS14	Initiatives to improve access to financial services for disadvantaged people	—
Disclosure of management approaches unique to the financial services industry		
Performance Disclosure Items of Product Responsibility		
Aspect: Product and Service Labeling		
FS15	Policies for the fair design and sale of financial products and services	Correct and Fair Insurance Payouts
Financial Services Sector-Specific Product Responsibility Performance Indicators		
Product Responsibility Performance Indicators		
Aspect: Product and Service Labeling		
FS16	Initiatives to enhance financial literacy by type of beneficiary	Creating an Affluent Next-Generation Society

\*Translations of indicators provided by Cre-en Inc. and Mr. Toshihiko Goto (Chief Executive, Sustainability Forum Japan)

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## ISO26000

The DSR Report features an index of information for readers based on ISO26000.

Core Subjects and Issues		Location
6.2 Organizational governance		
		Message from the President About DSR Management Corporate Governance Correct and Fair Insurance Payouts Initiatives for Utilizing Customer Feedback Diversity and Inclusion
6.3 Human rights		
Issue 1	Due diligence	Human Rights Awareness
Issue 2	Human rights risk situations	—
Issue 3	Avoidance of complicity	Principles of Dai-ichi Life Group Participation in External Initiatives Handling of Antisocial Forces Promoting Pro-environmental Behavior in Asset Management
Issue 4	Resolving grievances	Correct and Fair Insurance Payouts Initiatives for Utilizing Customer Feedback
Issue 5	Discrimination and vulnerable groups	Human Rights Awareness Diversity and Inclusion

Core Subjects and Issues		Location
Issue 6	Civil and political rights	Human Rights Awareness
Issue 7	Economic, social and cultural rights	Promoting Health Creating an Affluent Next-Generation Society
Issue 8	Fundamental principles and rights at work	Human Rights Awareness Diversity and Inclusion Relations with Labor Unions ESG Investment and Lending
6.4 Labour practices		
Issue 1	Employment and employment relationships	Human Rights Awareness Diversity and Inclusion ESG Investment and Lending
Issue 2	Conditions of work and social protection	Human Rights Awareness Work-Life Balance Relations with Labor Unions
Issue 3	Social dialogue	Relations with Labor Unions
Issue 4	Health and safety at work	Promoting Health for employee
Issue 5	Human development and training in the workplace	Human Resource Development
6.5 The environment		
Issue 1	Prevention of pollution	Basic Policy Helping Create a Recycling-Conscious Society ESG Investment and Lending
Issue 2	Sustainable resource use	Basic Policy Helping Create a Recycling-Conscious Society ESG Investment and Lending
Issue 3	Climate change mitigation and adaptation	Basic Policy Helping Create a Recycling-Conscious Society ESG Investment and Lending

Core Subjects and Issues		Location
Issue 4	Protection of the environment, biodiversity and restoration of natural habitats	Initiatives for Biodiversity
6.6 Fair operating practices		
Issue 1	Anti-corruption	Principles of Dai-ichi Life Group Participation in External Initiatives Compliance Initiatives
Issue 2	Responsible political involvement	Public Policy Recommendations
Issue 3	Fair competition	Internal Control
Issue 4	Promoting social responsibility in the value chain	—
Issue 5	Respect for property rights	—
6.7 Consumer issues		
Issue 1	Fair marketing, factual and unbiased information and fair contractual practices	Expanding Information Provisions Correct and Fair Insurance Payouts
Issue 2	Protecting consumers' health and safety	Correct and Fair Insurance Payouts
Issue 3	Sustainable consumption	Expanding Information Provisions
Issue 4	Consumer service, support, and complaint and dispute resolution	Expanding Information Provisions When Insurance Claims or Benefits are Not Paid Out Correct and Fair Insurance Payouts
Issue 5	Consumer data protection and privacy	Information Property Protection Handling of Antisocial Forces
Issue 6	Access to essential services	—
Issue 7	Education and awareness	Expanding Information Provisions When Insurance Claims or Benefits are Not Paid Out Correct and Fair Insurance Payouts

Core Subjects and Issues		Location
6.8 Community involvement and development		
Issue 1	Community involvement	Society
Issue 2	Education and culture	Creating an Affluent Next-Generation Society
Issue 3	Employment creation and skills development	Human Resource Development
Issue 4	Technology development and access	—
Issue 5	Wealth and income creation	—
Issue 6	Health	Promoting Health
Issue 7	Social investment	Promoting Health Creating an Affluent Next-Generation Society